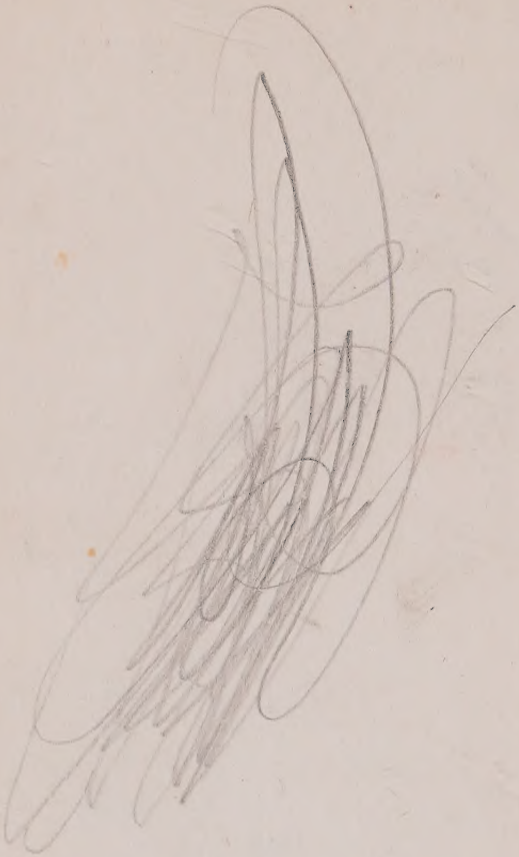
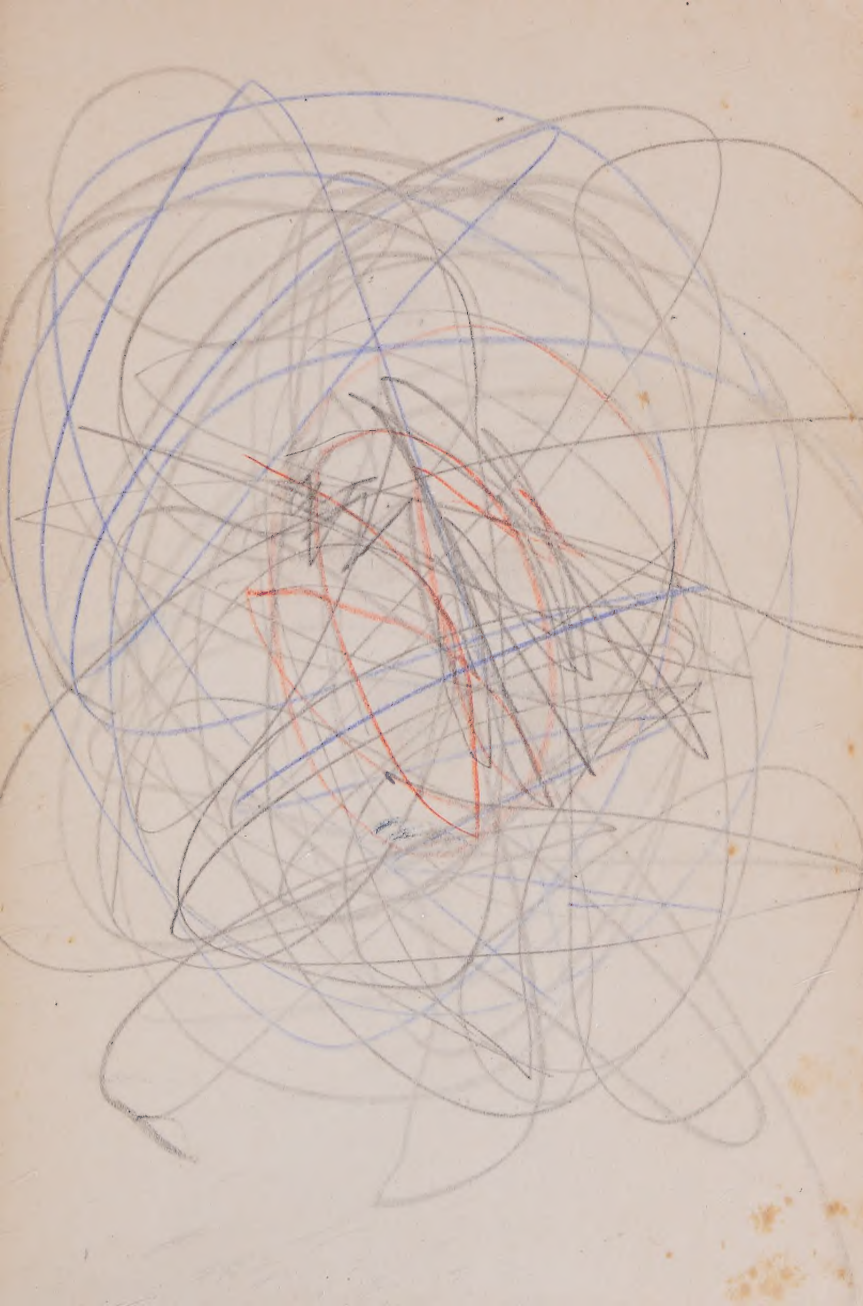
THE MASTER LETTER WRITER

Including Five Hundred Master Business Letters

By E. B. DAVISON





THE MASTER LETTER WRITER

Including

THE 500 MASTER BUSINESS LETTERS

The New Science of Successful Letter Writing

By

E. B. DAVISON

(Ad-Man Davison)

REVISED SECOND EDITION

OPPORTUNITY PRESS

NEW YORK

Affectionately Dedicated

To

My Wife

CORINNE MACDOWELL DAVISON

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Tech 310

HOW TO GET THE FULL BENEFIT OF THIS COURSE AND COLLECTION

The contents of this work have been arranged in the most efficient form so as to be helpful to the greatest number of people. The broad scope of subjects treated, the large amount of valuable material for every letter writer, and the wide range of readers to whom this book is important have made necessary the extensive classification shown in the table of contents and indexes.

The author has classified all types of letters and analyzed each, so you can clearly see how it is put together. In that way THE MASTER LETTER WRITER is self-teaching. It provides an easy way to write good letters. It *classifies the subject in your mind* so you can readily compose any letter, putting each vital part in its place.

First, no matter what kind of letter writing you are interested in, read the general principles that fit all letters, beginning on page 5 with "Twelve Rules That Help You Most." These rules apply to every type of letter. Get them fixed firmly in your mind.

Second, the reader should concentrate on the instruction chapters that apply to his particular business or profession. He will find these chapters by turning to the table of contents. Next he should study and apply the sample letters that fit his own particular needs. He will find these by turning both to the *Index to Subjects* and *Index to Classifications* of the collection of letters.

Third, read the instruction chapters on *all* subjects. New methods of composition, productive plans, methods, ideas, helps, hints that fit *any* selling campaign, will be found in hundreds of places throughout the instruction section and collection of letters. Endless paragraphs in letters on subjects other than yours can be altered so as to make effective material for your own letters.

It does not require a fancy education, a college degree, special knack or cleverness to become a good letter writer. It requires, most of all, plain common sense and persistency.

This course in successful letter writing covers the needs of every letter writer and every business. It disposes of old methods and shows you shorter cuts to results—thousands of ideas that are valuable because they have proven their worth in actual use.

THE MASTER LETTER WRITER has been especially designed for ambitious men and women who want to better themselves. Herein they will find much that is needed to build a firm foundation for Success.

E. B. DAVISON.

New York, March 1, 1921.

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The Five Hundred Master Business Letters

In addition to the Index to Subjects, there is provided below, for the greater convenience of the reader, a special index to the fourteen sections of Part II which classifies by *types* the entire collection of letters.

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PART I

The New Science of Successful Letter Writing

SECTION ONE

A New Day Has Dawned for the Letter Writer

CHAPTER I

THE POWER OF THE LETTER

A New Force.—When you can write a good letter you have Destiny well within your grasp. You can make your own future. You have a new faculty, a new force, a new productive ability. You hold a potent weapon of achievement—*a new money-making power!*

You can reach out over endless distance. You can extend your personality, your influence, your will, your wishes. You can "visit" thousands of people in a single day. You can enter almost anywhere. You can penetrate the millionaire's mansion or the miser's hovel. You can invade the office of the merchant prince, the banker's sanctum, the statesman's study, the abodes of the great!

You can have many things in life you deeply wish for. You can bring to yourself realities that were your dreams. You can have prosperity, even happiness, love, glory.

When you have mastered letter writing all doors of Success are open to you. That is because you have become a business producer instead of a mere cog in the machine.

You have become a successful salesman, a trade-getter. You move merchandise. You produce results. You mold men's minds at long distance. You get action, you make things happen, through the power of the written word.

Wonders That Letters Now Perform.—Through your ability to write good letters you can visit the firm's trade all in one day, where a salesman would take months!

You can please old customers, you can win new ones. You can introduce fresh lines of goods. You can get orders, you can bring in remittances, you can make collections. You can make people buy, you can make them pay.

You can elicit inquiries, you can create prospects. You can make friends.

You can adjust differences, you can straighten tangles, you can correct misunderstandings, you can remove ill feeling.

You can often do bigger things, close more important deals, and produce broader results than the ablest representative or salesman could if he were right on the ground in person.

Newer and Greater Uses.—The business world today finds it easier, quicker, and far less expensive to accomplish things by letter. Newer and greater uses for it crop up daily. Better results are achieved by letter than were ever dreamed possible even by the keenest men in every business and profession.

And that is why a new day has dawned for the letter writer, wherein are opportunities without end for men and women of all ages.

The Impossible Now Possible.—Yesterday nobody believed man could fly. Today he coolly soars thousands of feet above the earth, diving like a swallow and laughing down at the tiny mortal atoms of his fellow-men below. The impossible has become possible—in flying as in many other things.

It has become possible for the average person with a common-school education to attain perfection in letter writing.

A New Science.—The writing of letters is an old custom that dates as far back as the Stone Age. But the

writing of *successful* letters is a new science, since but yesterday most people imagined it a mysterious art.

Writing a letter that will get results is no longer guesswork. It has become an exact process. The know-how of it is no longer shrouded in darkness. It is no more a vague secret or an elusive knack.

The Big Thought.—Writing a good letter is simply painting a picture in the other man's mind. Hold fast to this. It is the big thought in letter writing, even though it applies principally to a *selling* letter.

Your letter must paint a picture. It must make the reader *see something* mentally that causes him to act. You must make him see an advantage or visualize a benefit.

You must picture a thing or condition that attracts, interests, and convinces him. Your picture must appeal to his desire for possession—his sense of gain, or utility, or economy, or beauty, or comfort, or well-being, or pride, or knowledge, or power.

The Magic of Being Human.—The letter that makes people read and believe is the letter that not only talks plainly but is human. On this point perhaps a big surprise is in store for you. With a little practice you may suddenly discover that it's easier to write a human letter than it is to write the other kind!

It's the same with letters as it is with human beings. You take easily to the natural, unaffected person. The formal or distant individual is hard to understand—he rarely attracts you.

You like a letter that comes right out and says things to you in everyday language. It isn't stiff, stilted, unhuman. It talks the way people talk. It uses simple, me-to-you English you like to read and can quickly understand. Its easy, conversational style makes it seem more personal, more real, more sincere. It actually seems to be having a chat with you. You almost feel that the writer is really there.

As hinted above, a little practice will prove to you that you can learn to write letters just as naturally as you talk in everyday conversation.

You will learn to put your thoughts and feelings into a letter just exactly as you would express them if the reader were before you.

You form the habit of telling your story in that warm, winning, human style that makes the other man see things your way.

Success Within Your Grasp.—You can use your letter-writing ability for your own individual advancement. You can always sell your services for the highest figure through the medium of well-written letters. Capable letter writers are everywhere in demand, and good compensation is the rule. Where one concern fails to pay the right salary there are hundreds of other concerns that will. They are looking for *producers.*

You can make your letters bring you anything and everything in life worth while. This is not a dream. The more you think of it, the more you will realize it is a practical truth. And everything you need to demonstrate it will be found in the pages that follow.

CHAPTER II

THE TWELVE RULES THAT HELP YOU MOST

These are real guideposts to success for the letter writer. It is wise to study them with extra care.

RULE 1

Put Yourself in the Reader's Place

Pretend you are he. See things from his side of it for a few moments. View them from his angle. Think with his mind. Consider his likes and dislikes. Take the thing home to yourself. Therein is the secret of all successful salesmanship, all debate, all argument, all letter writing.

What does *he,* as a disinterested reader, want to know? *Not* what do *you* desire to tell him.

What about the merchandise, the transaction, the venture, or the deal is likely to interest *him? Not* why *you* are enthusiastic about it.

Why is it for *his* welfare to settle the account? *Not* why *you* need the money or why *you* have a right to a prompt payment.

What advantage is *he* to derive from buying? *Not* what are *your* capacities for supplying him.

Cater to the self-interest that is in all of us. No, this is not flattery. It is just a sensible recognition of a very human trait.

RULE 2

Begin in the Middle

Get down to brass tacks. Plunge right to the heart of your subject in the opening paragraph. You admire the man who comes right to the point if he has something to say. He doesn't hem and haw. He gets right down to business. He saves your time and his own.

Cut out the introductions. Just as the good play or novel starts with the stage all set, the characters in the midst of their action, the story in full swing, so the convincing letter begins with the actual facts that the reader wishes or needs to know.

Don't make him wade through a lot of unnecessary explanations, preliminaries. Don't risk the chance of his refusing to wade. Make the matter so important right where he starts in that he simply *won't* back out.

Such a letter succeeds because it grips his attention right at the start. It brushes aside immaterial things. It disposes of little nothings that mean nothing. It focuses his mind on your object or mission, because it brings him right up to it. He can then quickly judge the importance of your proposition to him. No time is wasted. He sees you mean business, because he knows the *object* of your business immediately.

RULE 3

Make Your Letter Convey an Idea

It is easy to string words and sentences. It is not hard to compose paragraphs that convey this or that thought. But to put across a forceful idea is a different matter. It is ideas that generate impulses in men—impulses to act.

By conveying a thing of vital interest to your reader you put a new thought, maybe a bigger, better idea, into his mind. You create a new vision.

Your reader is a subject of suggestion. The idea appeals to him. It is the forerunner of a favorable decision on his part.

In order to grip people a letter must carry a message loaded with conviction. Many letters merely recite facts and make statements. They fail to strike home because they do not arouse the reader out of his regular trend of thought. Such letters convey no idea strong enough to produce action.

You've heard one man say of another, "He talks a lot, but he doesn't *say* anything." Your letter must have that element of human interest, news interest, or self-interest that conveys some real idea in an attractive form. It can be done.

RULE 4

Make Your Details Accurate

You do not take much stock in what a man says unless his statements seem accurate. If he is uncertain or wavering, or uses too many "ifs" or "maybes," you lose interest in what he is saying.

In writing a letter it is wise to use only actual facts or real figures. Do not guess. Do not take chances. You are risking failure. The reader may be better informed than you are. Then your entire argument falls flat.

Study your merchandise, your subject. Give an accurate description or story. Make a real picture of the thing in his mind. Have your statements exact, comprehensive.

Many readers are quick to detect inaccuracies. Not that men make them purposely, but in their selling enthusiasm they sometimes overstate. Many good letter writers do this. But often it leads to misunderstandings and loss of business.

Facts are stubborn things—but they also make a solid foundation upon which to build a corking good letter—a letter that goes out and *brings back something.*

RULE 5

Frankness Is a Force

You are after the reader's confidence. If your letter is outspoken in all things, he usually believes what you have to say. Absolute frankness is the weapon of Conviction. It will never fail you.

The minute you talk with a stranger and he comes right out frankly and tells you what he has to say, without hesita-

tion or glossing things over, you find yourself *listening* to him with more than ordinary interest.

You admire the frank person. He is unafraid. His cards are on the table. He stands back of his product or proposition just as it is. He makes no excuses; he offers no apologies.

Tell a simple, straightforward story. You can make it stronger that way than any other.

True salesmanship by letter consists in selling the thing you have to sell purely on its real merits. An article that won't sell on its merits isn't worth selling—and it won't get very far.

Indeed, it often happens that an inferior article may sell readily just because the man behind it is entirely frank. Of course he won't exploit his defects, but he won't make any claim for it that he can't back up.

RULE 6

Take Time to Be Polite

Politeness doesn't cost anything. It is the cheapest commodity, yet one of the most valuable assets, in business intercourse. It wins its way, through a sound and simple law of human nature.

You know a man, or you know *of* him, and he may not bear the best reputation. Yet he is polite, courteous, winning. Somehow or other you just can't help but like him. You may even feel sympathetic or sorry for him. You are inclined to discredit some of the unfavorable things you may have heard about him. Such is the magic power of courtesy!

A polite and courteous letter generally gets a hearing from all mankind. A polite letter is a kind letter. You do not resent its approach. You do not feel it an intrusion, no matter how busy you are. You somehow are sympathetic toward its object, whatever that may be. For it is courteous. It doesn't "bust in" on you. It displays an

attitude of consideration for you, your time, your interests, your welfare.

Can you thrust it aside carelessly, without the least consideration? No!

Let courtesy become second nature in your letters—a sort of *mental attitude of cordiality.* Your reader will feel it. He cannot escape it. It will influence him in just the way you desire.

RULE 7

Make Your Meanings Clear

Sometimes we forget that the reader doesn't know all about our subject. We unconsciously imagine he understands it as well as we do. The result is that our letter fails to make matters clear to him. We have said things with the idea that he knows what we know about it. But maybe he doesn't.

So we must be explicit. We must make our information *complete.* We must make our meanings plain. We must clearly outline each thought. The more understandable your meanings, the more deeply your words sink in.

It is wise to re-edit carefully any important letter. This usually assures clear meanings. First write it in the rough, then read it as though you were the recipient. Here Rule 1 again applies—Put Yourself in the Reader's Place.

If he reads several statements which are not clear, he may lose interest as he continues. The remainder of what you say fails to get across. He doesn't understand the first part of your letter, hence he gives up trying to understand the remainder of it.

You usually know precisely what you *mean* to say. You *think* you've made it plain as day. But sometimes you omit the connecting links and make statements he can interpret several ways.

Remember, your letter will be read rapidly, maybe one among many. See the importance of stating things clearly. This quickly reveals your mission.

Brief paragraphs. Short sentences. Just like these. They help in that respect. They bring out boldly your main ideas.

RULE 8

Cut Out Old-Style Letter Phrases

A winning letter never "advises" that "your esteemed favor" or "valued offer of the 13th ultimo" is "at hand." It never "begs to state." It never says "contents noted." It does not use any of those old, worn-out, hackneyed terms found in so many letters. It talks to you in regular human style—in a conversational way that gets your attention.

It is not only convincing but a pleasure to read letters from persons who sweep aside old, wordy obstructions and write in a personal, original tone. They do not stick to any of the old forms of expression. They think for themselves and talk for themselves.

The writer who copies the phrases of yesterday need not be surprised if his letter lacks strength and the tone of sincerity, even though it may be sincere.

Cultivate the conversational style. Cut the conventional. The man who puts aside all "canned" sentences in letter writing and talks to you right out of his chest is the man who makes his impression in the business world.

RULE 9

Make Your Statements in Logical Order

Develop your story step by step. Have things come along in their proper order. This makes it easy for your reader. Also, it builds up conviction.

You will remember that a story or play unfolds itself gradually, with events moving in their regular turn; otherwise the audience would get all mixed up. They would not know the prologue from the finale. They never would be able to untangle the puzzle.

A good letter doesn't start back-foremost. After getting

the reader's attention it moves along in orderly fashion to tell the nature of its mission. It develops its theme point by point—each thought grows out of the preceding thought, composing a perfect whole that creates one big idea.

Logically built upon one big idea, your letter is sane and strong. It has the kick it needs.

RULE 10

Banish the "I" and Bring In the "You"

Somebody called "I" the persistent pronoun. "I" is a pronoun that can do a lot of damage—in a letter. The too frequent use of "I" or "we" weakens your message.

The only really popular sentence with "I" in it reads, "I enclose check."

Seriously, we all have to look out for this "I" and "we" proposition. It is dangerous. Switch around the order of things—see how many times you can mention "you" instead of "I."

"You" is the fellow you want to please or convince. "You" is the whole show for the time being. So "you" is the big objective. "You" is the goal. "You" is the hero of the hour. Everything is coming "you's" way. And that is as it should be—if you expect to get results.

You can't expect your prospect to grow wildly enthusiastic over a letter which fails to consider *his* interests first and foremost. You yourself wouldn't be.

True, the use of "I" is but a human tendency—it is a habit we all have. But rarely is the resultful letter found to be full of "I's." The letter that wins is the letter that talks to "you." "You" is the all-important consideration. Without "you" there would *be* no letter in the first place.

RULE 11

Suit Your Letter to Your Reader

You may know your man—the one you're writing to. Or you may not know him but know the class of man

he is. Or you may know him *partially* through the letter he wrote you.

So do what the shrewd salesman does when he meets a new prospect. Try to measure your man. Consider him, and don't let your letter shoot over his head. Also, don't fire *beneath* him.

Your letter to a lawyer won't do for a farmer. Your letter to a painter won't do for an architect. Your letter to a small dealer won't do for a big manufacturer.

This is a rule of letter writing in which plain human instinct and common sense play a big part.

Know all you can about your reader's occupation, tastes, and environment. To understand something about his preferences and needs is the cue to your choice of words and line of argument. Your letter then will hit the mark.

RULE 12

Have the Letter Neat and Correct in Form

CARELESS TYPING—how it detracts!
UNTIDY STATIONERY—how it repels!
INDIFFERENT CONSTRUCTION—how it confuses!
WRONG SPELLING—how it betrays!

A perfect appearance can't make up for a poorly composed letter, but a neat, correctly written sheet is often accepted as an indication of the standards of the writer. Neatness may be placed on a par with that *first impression* made by a well-dressed man. Although this never quite compensates for lack of brains, at least it secures a hearing.

If you want your letter to get a hearing, send it forth neatly dressed.

SECTION TWO

Construction of the Successful Business Letter

CHAPTER I

THE TECHNIQUE OF YOUR LETTER

Importance of Correctness in Form. — The first impression made by a letter — the impression which warms the reader's interest or repels it—is that made by its physical appearance. Carefully selected stationery, uniform color of the typewriter ribbon, correct arrangement of the letter and its parts—all the little niceties of form and mechanical arrangements impress you exactly as good personal appearance impresses you in a person or orderliness in a home. Opinions differ, usage varies, with respect to minor details of the letter's technique, but the same general principles as to *form* will be found in all good business letters.

Selection of Stationery.—If a hard-and-fast rule could be given for the selection of business correspondence paper, it would be: "Choose a white bond—as good a grade as you can afford to buy." Good white bond paper is suggestive of dignity and strength. A bank, for example, has practically no choice in the matter. For bank stationery, any paper other than a heavy white bond would be inappropriate.

While white bond is the only kind suitable for a bank, many other kinds and colors are proper for business

firms in general. Most professional men prefer white bond. It is never inappropriate for *anybody*.

For departmental correspondence, papers of various colors may be used, a different color being employed for letters relating to each classified subject. Envelopes, of course, should match the paper.

Dimensions of Stationery.—There are four sizes of sheets regarded as standard in business correspondence, each size having distinct advantages for certain purposes:

1. A sheet 8½ by 11 inches is the standard for ordinary correspondence, particularly for letters of 150 words or more. This size is commonly used for short letters; also because its use is a courtesy to the recipient, since his files probably are of standard size, and because a brief message can be given greater emphasis on a sheet of this size than on the half-sheet referred to in the next paragraph.

2. A sheet 5½ by 8½ inches, known as the half-sheet. This size frequently is used for the sake of economy, especially in routine correspondence. For very short letters a good effect is secured by having the letterhead printed across the sheet—that is, on the 8½-inch width.

3. A sheet 7¼ by 10½ inches, known as the two-fold. This size is often used for correspondence of a more or less pretentious nature. One of its advantages is that it folds easily. For this size a special envelope is required.

4. A sheet of four pages, of the dimensions used in social correspondence. This sheet is favored for business letters in which unusual elegance or formality is desired, on special occasions, such as openings, or in announcing changes in the personnel of a firm. The first and third pages only should be written upon.

The Letterhead.—By all means, whatever your business, have your own letterhead. The letterhead not only saves the time of the writer, but identifies him and even

suggests his character and standing. Finally, the letterhead is important for filing and for fixing in the reader's memory the name and address of the sender.

Letterheads may be very simple, and rarely should be ornate. The fancy letterhead may attract to itself the attention which should be given to the letter. For certain classes of business and in writing to certain classes of people the ornate letterhead is sometimes effective, but it should be used with discretion.

An engraved, embossed, or lithographed letterhead is a good investment. Many firms now are having their letterheads photogravured in effective designs.

The letterhead should contain the firm's name, mailing address, telephone number, and cable address if it has one. Names of officers frequently are included. If the firm has separate departments or branch offices, the name of the department or branch should appear as a subhead.

Simple courtesy demands that your letterhead indicate the nature of your business or that of the firm with which you are connected. This is a thing the reader is entitled to know.

A trade-mark, motto, or slogan, if modestly presented, always is permissible. Occasionally a picture of the building or place of business is used with excellent effect. Such a picture should be used only if the building is actually owned or controlled by the firm.

In general, it may be said that the letterhead should not be regarded as an advertisement, but as a means of identification of the writer. However, if the writer particularly desires to boost his goods on every occasion, bringing his wares to the attention of all at every opportunity, then let his letterhead carry out this idea *tastefully*.

It is worth noting, nevertheless, that the strongest concerns, as a rule, have the most conservative letterheads.

Just as the too-talkative man sometimes fails to get

a hearing even when he has something important to say, so the too-assertive letterhead often fails to get attention, and the letter that goes with it fares little better. "Scare heads" on a yellow journal do not impress the thoughtful public, but black type across the top of a conservative newspaper wins respectful attention.

Margins.—Leave a good margin, say one inch, or ten spaces of the typewriter. Many expert correspondents leave twenty spaces. Of course, the margin varies with the size of the stationery and the length of the letter. The main object is to keep the letter as nearly in the center of the page as possible.

See that the margin on the right is as nearly even as you can make it. Leave plenty of space at the top. If there is no letterhead, start your letter from one and one-half to two inches from the top of the sheet. Avoid crowding at the bottom of the page. It is a safe rule to leave the same space at the bottom as at the top. Remember that the object of the margin is to give the letter an attractive appearance, to make the message stand out clearly before the reader.

Indentations.—The paragraph should be indented ten spaces. Some place the indentation at only five spaces. Others do not indent at all, trusting to an extra space between paragraphs to afford sufficient separation. However, it is better to start each paragraph ten spaces to the right of the left-hand margin, unless you have some good reason for doing otherwise.

Spacing.—The double-spaced typewritten letter is the easiest to read. Triple spacing occasionally is introduced for emphasis. In the double-spaced letter the single space is used for quotations or other parenthetical matter.

In the case of a very long letter—say an advertising letter—it is best to single space your matter. Avoid making it a two-page letter if possible. Many readers will finish one page of a letter but become discouraged at a

second or third. It is often better to combine the two pages into one at the risk of crowding.

If the letter requires a second sheet, it is customary to place the page number at the top, in the center. The date can be added in the upper right-hand corner. The initials of the writer and recipient are placed in the upper left-hand corner, as follows:

A. B. C. Co. to C. B. A. 2 June 17, 1920

This arrangement affords a handy means of identification if the sheets become separated.

The letterhead should be used only for the first page. Plain sheets or sheets printed with only the firm name are used for additional pages.

The Heading.—If there is no letterhead, the sender must write his or his firm's mailing address clearly at the top of the page. Under this the date is written. The importance of the address and date cannot be overestimated. An omitted date has more than once involved the sender in serious legal difficulties.

Several forms for the position and arrangement of the heading are permissible:

1. The standard position for the heading is in the upper right-hand corner. It should not extend beyond the right-hand margin, nor start farther to the left than the center of the page. If short, it may occupy one line:

Bath, Me., May 2, 1920.

Or it may be written in two lines:

63 Grant St., Erie, Pa.,
January 25, 1920.

Or it may take three lines:

765 Massachusetts Ave.,
Boston, Mass.,
February 6, 1920.

Where more than one line is used the date invariably should be on a separate line.

2. In these examples you will notice that where more than one line is required each begins on a new margin,

with a difference of five-space indentation. A more recent usage, however, is fast gaining favor because of the trim appearance which it gives the letter. This is to commence all lines on the same margin :

64 Grant St., Erie, Pa.,
January 25, 1920.

765 Massachusetts Ave.,
Boston, Mass.,
February 8, 1920.

3. The heading is sometimes placed in the center of the page:

Albion, Ohio,
November 12, 1920.

Names of streets should be spelled out, except when a street name is a number of two figures or more. In this case the figures should be used. No abbreviations are desirable:

Fifth Avenue West 42nd Street

Names of cities and counties are not abbreviated. Names of States are. Always use the abbreviated form recognized by the Post Office:

Calif., not Cal. Colo., not Col.

Spell out the names of the months in full or abbreviate them correctly. March, May, June, and July should never be abbreviated. Do not designate the month by figures. Write:

Feb. 5, 1920; not 2-5-20

The latter form is not clear. In England, for instance, "2-5-20" would mean the second of May, 1920. Below is a list of correct abbreviations for the months:

Jan.	Apr.	July	Oct.
Feb.	May	Aug.	Nov.
March	June	Sept.	Dec.

You need not add *st, d, rd,* or *th* to the numerals indicating the days of the month. This usage is out of date.

When a printed letterhead is used the position of the date may be two spaces below the lowest point of the headline and two spaces above the reader's address. If the letter is brief it should be placed lower, so as to center the letter. Do not have any part of the date printed as part of your letterhead. No matter how painstakingly the filling-in process is carried out, the typewritten characters never *quite* match, never *exactly* line up.

Address and Salutation.—The inside address may be double spaced in a double-spaced letter if the writer desires. Usually, however, it is written with single spacing, even where the body of the letter is double spaced.

There is a tendency to omit the street address in the introduction of a business letter. In a large city, where there are likely to be several persons of the same name, this is not wise, but it is *permissible* and saves some time and space:

Dr. James King,
Wilson,
Oregon.

Dear Sir:

Woonsocket Rubber Company,
Woonsocket,
R. I.

Gentlemen:

Advertising Manager,
Denison Manufacturing Company,
South Framingham, Mass.

Dear Sir:

Punctuation may be omitted at the ends of lines, except after abbreviations:

Advertising Manager
Denison Manufacturing Company
South Framingham, Mass.

Permissible greetings in business letters are:

Dear Sir:	Dear Madam:
My dear Sir:	My dear Madam:
My dear Mr. Jones:	Mesdames:
Sir:	Gentlemen:
Sirs:	

Like the heading, each line of the introductory address may be indented five spaces beyond the lines above, as—

Mr. Henry Livingston,
4 Cortlandt Street,
Uniontown, Iowa.

Dear Sir:

One may, however, line them up as follows:

Baldwin Locomotive Works,
Broad and Callowhill Streets,
Philadelphia, Pa.

Gentlemen:

The Introduction: Its Use or Omission.—The opening sentences of every letter are its essential features. No real introduction is attempted in these time-conserving days. Nevertheless, every writer of good business letters employs some means to catch his reader's attention, to connect his salutation with the body of the letter. This beginning, if wisely chosen, is a part of the body itself and commences right in the heart of the matter. This complimentary introduction may be—

(a) A brief paragraph.
(b) A single sentence.
(c) A mere phrase.
(d) A pertinent headline.

Body of the Letter.—Those paragraphs which contain the actual message itself are called the "body." The body gives the purpose of your composition. Its contents differ. Its various forms are discussed later in this work.

Complimentary Close.—Opening your letter with a forceful introduction is vitally important in gaining the

reader's attention. No less important is the complimentary close, which must leave an impression of good feeling. Of course, the wording of this complimentary close is largely a matter of personal preference. All the following are in good form:

Yours truly,	Very truly yours,
Truly yours,	Yours very truly,

In letters to employers or to those of official rank above the writer the following are used:

Yours respectfully,	Respectfully yours,

Between persons or firms familiarly associated, where the business takes on a personal tone, one may employ:

Cordially yours,	Yours sincerely,
Yours faithfully,	Sincerely yours,

The close should begin at about the center of the line and always should be followed by a comma. Remember that only the first word of the complimentary close should be capitalized.

The Signature.—The signature of the writer should be placed below the complimentary close on the same margin or a trifle to the right. It is important that this be written legibly with a pen. Upon this legibility depends the reader's knowing to whom the reply should be addressed. There is nothing in business correspondence more exasperating than deciphering a scrawl. If you want your name spelled correctly on the envelopes in your daily mail, *write it plainly* on the letter you send out. Illegible flourishes that no one can decipher are no longer a part of good business correspondence. An excellent custom, growing in favor, is that of typing the writer's name above the signature.

It is better to adhere to a uniform style of signing your name. If "A. F. Smith" today, then "A. F. Smith" tomorrow. Not "Alfred F. Smith" on one letter, "A. F. Smith" on another, and "A. Smith" on a third.

Hand Signature Best.—It is poor policy to substitute a rubber stamp or zinc cut for the hand-written signature. Always write the signature in ink. It gives a personal touch to the letter and fixes the responsibility of its sending. In routine correspondence or form letters a clerk may fill in your name on the typewriter and add his own initials in ink below. This, however, is less effective than your full name written out in ink, having below the initials of the clerk who signed it.

Where the communication comes from a firm or corporation the company's name is filled in on the typewriter, with the writer's name and official position below:

FRANKLIN BOOK COMPANY (type)
Arthur Hart (signed)
President (type)

How a Woman Should Sign Her Name.—When a woman affixes her signature she should preface it with the title she wishes used in the reply.

If the writer's title appears in the letterhead, it is not repeated after the signature. Formerly this title was always enclosed in parentheses, and many writers follow this rule:

(Mrs.) Mary Robinson
(Dr.) Martha Scott
(Miss) Helen Reid

The modern tendency is to do away with the parentheses and write—

Mrs. Mary Robinson
Dr. Martha Scott
Helen Reid

In many cases it is considered necessary for a married woman to sign her Christian name, as Alice L. Robinson, and write her husband's name underneath, as—

Alice L. Robinson
(Mrs. Charles Robinson)

The unmarried woman prefixes no title to her signature. All this is part of the great movement toward efficiency through simplicity.

Outside Address.—The outside address is that which is placed on the envelope. Much of what has been said concerning the inside address is applicable to the outside address. A correct form, showing also the outside return card, which should be placed on every envelope, is illustrated in the following example:

Standard Trust Co.
219 St. Mary's St.
San Antonio, Tex.

Mr. Charles Baker
46 Fifth Avenue
New York City

As in the case of the inside address, it is permissible to square up the address as follows:

Standard Trust Co.
219 St. Mary's St.
San Antonio, Tex.

Mr. Charles Baker
46 Fifth Avenue
New York City

Punctuation at the ends of the lines usually is omitted.

Careful attention should be given to the following rules with respect to title of the person or firm addressed:

1. All titles must be spelled out, except Mr., Mrs., Messrs., Dr., and Esq. However, degrees are not titles and usually are abbreviated.

2. Attorneys are given the title Esq. in preference to Mr. Esq. is placed *after* the name, as: John Smith, Esq.
3. Use *Messrs.* in writing to unincorporated firms, but not in addressing corporations.
4. Write—

   The President.
   His Excellency the Governor.
   His Honor the Mayor.
   Honorable James Smith, United States Senate.
5. Honorable is used in addressing members of Congress, State senators and representatives, and all judges and justices.

The Envelope.—The envelope should match the letter paper. It should be of such convenient size that the sheet will fit into it without unnecessary folding. The two commonly accepted sizes of everyday business envelopes are:

Commercial: 3½ x 6½ inches
Legal size: 4½ x 9½ inches

Other stock sizes and especially designed envelopes are used with paper of proportionate dimensions.

Window Envelope.—An envelope now widely used has an opening in front covered by a piece of transparent paper. This is known as the *window envelope.* It is so made that the address on the letterhead shows through the transparent opening when the letter is properly folded and slipped into the envelope. This saves the labor of addressing the envelope. Properly used, it is neat in appearance and is a great time saver. Care must be taken to write the address in its proper place and fold the letter so that it will not slip around in the envelope.

Uniformity of Style.—Maintain one style of arrangement for the heading, date, address, greeting, complimentary close, and signature in all of your correspondence.

Decide upon what is—for you—a practical width of margin, mode of indentation and paragraphing. This

gives your letters a sort of identity in the reader's eye. It gives them a character and definite standing. But, whatever you do, stick to a uniform style of punctuation, spelling, and arrangement throughout the same letter. A violation of this principle is very noticeable and creates a bad impression in the mind of the reader.

Following is an example of sensible typographical arrangement:

Letterhead	WILLIAM CHESTERFIELD MEN'S FURNISHINGS 340 Carson Avenue Buffalo, N. Y.
Date	February 19, 1919
Address	Mr. John Doe 63 Broad Street Chicago, Ill.
Salutation	Dear Sir:
Introduction	Since you are a property owner of this vicinity, I thought you might like the idea of patronizing the stores of the locality.
Body	Ours is the only store of its kind in the neighborhood, and I think it really serves its patrons. I want you to see our Chesterfield English-made Clothes, Raincoats, Shirts, Underwear, and Hats. Of course, I should like a little of your trade, but not unless I have the merchandise that pleases you. In other words, I don't expect the custom of the property owners on any sympathetic basis, but I do ask for their co-operation *provided I have the goods they want.* I hope you will find a few minutes to drop in and see the new things we're showing—*your call entails not the slightest obligation to buy.*
Conclusion	And if you'll be kind enough to ask for me, so that I may serve you personally, I shall appreciate it.
Complimentary close	Sincerely yours,
Signature	WILLIAM CHESTERFIELD.

Typewriter Ribbons.—Choose one color of typewriter ribbon, and, unless you have excellent reason, do not change to another. In filling in multigraphed letters be

sure that the size of the type and the shade of the ribbon used on the envelope match exactly the size and color on your letter.

Carbon Copies.—Make and keep on file a carbon copy of every letter you send out, however hurried you may be, however unimportant the communication may appear at the time of writing. Your letter probably will reach its destination, but it is the part of business expediency and caution to have your duplicate ready for an emergency, also as a permanent record for your files.

CHAPTER II

HOW TO BUILD UP YOUR SUBJECT

The success of your letter depends even more upon *what* you put into it than upon *how much* you put into it.

1. The Purpose.—Every letter must plainly display the purpose for which it is written. This motive, of course, is in the writer's mind or he would not be writing the letter. But the important task is to make the reader feel, and feel vividly, the purpose which the letter is meant to fulfill. What goes to make up the content must be sifted until only those things which are *right* in tone and quality find their way to the typewritten page.

Make your reader feel that your proposition, request, complaint—or whatever you are writing about—is firmly founded. You can do this—

(a) By keeping your purpose fixed firmly in your own mind.

(b) By stating that purpose clearly.

(c) By relating all lesser ideas to the main purpose, showing clearly the connection between them. *Stick to your subject.*

Note how every sentence in this letter bears on the central idea of *satisfaction:*

Dear Mr. Wiley:

Satisfaction is a big word with a big meaning! Maybe you haven't been getting your share of it in buying fuel.

You're paying out your good money for coal and wood, that's certain. Well, you ought to get a full dollar's worth of solid satisfaction for every dollar's worth of fuel you buy.

You'll find in Armstrong coals the fuel ideal. They are *heat makers* of highest power. They give the kind of satisfaction that *brings you back again.*

Your every order is carefully handled and personally looked after. Our aim isn't simply to sell you coal and wood, but to supply you the *right fuel at a righteous price,* delivered *right on the dot.*

Our idea is to please you so well you'll praise both our methods and merchandise to your neighbors. Folks who want *quality* and *service* are finding out that Market 2790 is the number to call.

There's a *best* in everything. In coal and wood that means 'Phone Market 2790. You'll find it out first time you whisk in your order. Take up that receiver now!

Yours very truly,
ARMSTRONG FUEL CO.

2. A Point of Contact.—There must be a well-phrased thought that definitely links the reader's interest with the writer's. Usually this is placed in the introductory opening lines. Sometimes, however, when an elaborate introduction is used to catch the reader's attention at the outset, a second statement is needed. The writer immediately adds a few crisp, tactful words to make the recipient see that *his* interest is considered—that *his* welfare is in the writer's mind—that *his* individual needs are being thought of. Note here how the point of contact bridges the gap between reader and writer:

(a) My dear Sir:

You may eventually thank us for this. It's doing you a genuine, personal favor.

If you have an auto, you have blow-outs and tire deflations.

(b) Dear Sir:

You are alive, alert, resourceful. You don't overlook any real chance to get ahead.

You want the public to like your show. You want to *improve your investment in every possible way.*

(c) My dear Mr. Moore:

We are confident that getting this machine would prove a vital step for *your immediate benefit and profit.* A step that will quickly show satisfactory results in *systematizing* your business!

(d) Dear Mr. Mason:

Why not have your own One-Man Fire Department at your immediate beck and call, for every nook and corner of your store, at any moment of the day or night?

3. An Obvious Reason for Writing.—At first the student of letter writing may become confused between the *purpose* and the *reason* for addressing his reader. As the term *purpose* is used here it refers to the *underlying object* that is behind the letter.

But there must be something that the reader can grasp more quickly than this. He must be made to see *a plaus-*

ible reason why you should address *him*. He may not care so much what deep-rooted purpose you may have in dealing with the subject. What the reader wants to know is why *he* is being addressed on the matter. The *purpose* he may feel. But the *reason* he must see before him in black and white. So a clear and concise statement of the *reason* will go a long way toward convincing your reader. Here are excerpts from successful letters where the *reason* for writing is very plain:

(a) If you join the *Security Fire Insurance Exchange,* you not only save 39 cents of every dollar you now pay for fire insurance, but you get the same protection and receive a profit besides.

If you adopt the Security plan at once, it's like being a stockholder in a big insurance company and getting your share of the profits while immediately reducing the cost of your own insurance. It is paying to yourself money that used to leave your pocket never to come back again. You are joining a number of first-class concerns in your line, banded together against fire loss, under a plan that gives each his insurance at a tremendous saving.

(b) I can personally assure your customers of a much better yield, much better color, much better flavor, and *you* a much better balance at the bank, if you'll write today stating when you'll give us a trial order.

The advantages of your proposition or article, its remarkable qualities, its great superiority, are direct argument:

(a) The Simplex works with any ol' filing system—no fumbling, no fussing, no guessing, no groping, growling. Every name or subject *looks right up at you.* Every folder says, "Here I am!" Always seeable. Always get-at-able. Always clean, orderly, legible. No mere convenience this! 'Tis a *blessing.* Simplest thing you ever saw. Efficiency plus and then *multiplied!*

(b) COVINGTON ORCHARD Units sell for $350 and draw 6 per cent interest up to 1930. This 6 per cent is *guaranteed* and begins from day of investment. Besides this guaranteed interest, every Unit owner will receive 87½ per cent of the net profits derived from the operation of these orchards, the company being allowed 12½ per cent for management.

Indirect argument is often more important than direct. It consists in *suggestions.* What someone else thinks of the product, the things it has accomplished in the past, a proof of what it *can* do—these, because they are not so obvious, are effective. Many people will not listen to ordi-

nary argument. If, then, you present your indirect arguments so that the reader does not realize you *are* arguing, he has become interested in spite of himself.

(a) We're getting orders right along from banks with STANDARD PASS BOOKS because most banks know we're *quality cranks* on make-up and material: that our energies for years have been concentrated on *good pass books,* and that every man on the job *knows how.*

(b) Successful exhibitors everywhere tell you the AUTOMATIC TICKET SELLER stamps your enterprise with success; that it is practical, profitable, and should be in every progressive box office. They'll tell you it banishes old-time slips and uncertainty; that it avoids mixups; that it's accurate, unfailing, ever watchful; that it shows in a jiffy the cash on hand; that it gives you *absolute protection* throughout the year. They'll tell you this is worth a *thousand times* the initial cost.

You can afford to listen to these successful managers. They're not men who would recommend an unsuccessful thing.

4. An Explanation or Description.—The explanation or description should contain every necessary detail. It must be put so clearly that your reader can almost see the article or hear the merits of the proposition. Then he will not put your letter aside with a hazy idea of its contents.

A good plan for the letter writer is to ask himself questions. Try to imagine what inquiries the reader will make —what objections he will advance:

What is *this* for?
What is the object of *that?*
Why *such* an arrangement?
How does *this thing* act?

Practise this method for a time. You will be astonished to discover how many vital questions will occur to you. *You will be amazed to learn the amount of necessary information you are daily leaving out of your correspondence.* Try to answer in advance any objections your reader might raise. The following paragraphs tell everything essential:

EUREKA LABELS never get lost; they stay right where you put them, serve their purpose, tell their story, and are so inexpensive you can use them as carelessly as you do pins.

Sealing your packages with Eureka Labels means you are saving money, time, temper—they don't come undone, slip off, tear off.

We make them in many colors, and print on your name and advertisement. Used for labels, stickers, or address cards, they make your packages attractive and businesslike; they show you are up to date.

There are cheaper labels, but the Eureka kind never would, could, or should be cheap. Our prices are right, and our labels appeal to those who know the best is the kind to use.

5. An Argument.—The argument of your letter consists in explaining your purpose with such clearness and force that your reader may grow to feel just as you do about the subject. It is the process of converting your own conviction into your reader's. To make an effective argument three things are necessary:

1. A sure knowledge of your subject.
2. A belief in its merits.
3. Plenty of evidence.

1. *A knowledge of your subject:* Know your goods. Know them well. The importance of this cannot be too strongly emphasized. Study your subject from every angle. Talk about it. Read *around* it. Experiment with it. Know it *so well* that no amount of cross-questioning or criticism could confuse you.

2. *A conviction of its merits:* You will never be able to convince your reader until you have full faith in the merits of your own article. After you know your subject from every possible angle, and feel no doubt of its value, you can persuade others. When you are warmly enthusiastic about the thing you have to sell, when you are intensely interested, intimately acquainted, alert, and in earnest, you make your reader experience these emotions.

3. *Plenty of evidence:* Gather together all the points you have for your argument, then select those most forceful and convincing. Because the number of points you can put into your letter is limited, select them with care.

6. Persuasion.—Persuasion is the step that follows argument. Persuasion may result from argument, but argument is not persuasion—not even when the argument convinces.

You may convince your reader that a fact is true, yet fail to induce him to act. Because you assert that a thing is so, it does not follow that your reader is greatly concerned about it, even though he may agree with you. You may even support it by facts that lend the strongest proof. Still your reader may see no great weight in the proposition. You may quote from all the documents, reports, statistics, or correspondence in your possession, yet fall short of "making up the other fellow's mind." You have not *persuaded* him.

Argument appeals to his intelligence. But you must also appeal to his *needs,* his desires, his emotions. *Argument* shows him that the object is worth buying. *Persuasion* shows him *why* he should buy it.

Of the three examples shown below the first appeals to the reader's ambition and desire for profit, the second to his pride, the third to his money-making impulse:

1. I'll tell you frankly we've set a *tall* selling mark for the next sixty days. We propose to start a powerful Selling Campaign, through you and every one of our splendid hustlers. I am convinced *the time is ripe for doubling our sales of Ray Electric Signs,* because of the universal satisfaction they give throughout the country; because the good word about their glowing virtues is passing from lip to lip, user to user, town to town; and because we are sure *that you have a right to reap a rich harvest of profits from this* as well as we; and if we double your present revenue you will be twice as eager to sell them as you were before—you will leave no chance neglected, no prospect overlooked, wherever there is the *smallest clew* of a buyer or opportunity of making a sale.

2. When a tailor is crankier than his customer about a perfect fit, usually the customer GETS a perfect fit. Everybody knows the ELLIOTT BROTHERS are fussy about getting every garment *exactly right.* That's why we're so sure of pleasing *you.*

3. All this rush of humanity to ENDICOTT will increase the value of your lot day by day. Its price will go steadily upward; and as the city soars and thrives, and building activity goes forward by leaps and bounds, you will say it was a lucky moment when you made up your mind to buy that lot.

7. Clinching the Argument. — You could hardly imagine a play without a climax, could you? You could scarcely think of a novel without the thrilling point of interest up to which the action has been leading all through

the book. No lawyer's plea, no political speech, no editorial, essay, or anecdote, ever had its effect if it lacked in climax.

The climax in your letter is best expressed in some *request for action.* Suggest that the reader *do* a certain thing. Suggest that he do it immediately. If your letter has conviction, good argument, and persuasion, then incentive to action should come in the natural order of events.

The first example given below appeals to the prospect's ability to make up his own mind independently, the second hints at the timeliness of the offer, the third extends a welcome, the fourth expresses readiness to serve, and the fifth makes the reader see he will lose by delay:

1. Be determined, then. Make up your mind. Cast aside all obstacles, arguments, excuses for delay. Don't let anybody or anything hinder you from owning one of these APOLLO SAFETY LAMPS as quickly as you can—for remember when you order it and put your five dollars into the envelope the money still remains yours until you've tried the lamp two whole weeks and are fully satisfied.

2. You must slip in and try one on. This is the happy-to-show-you house, where you can look at a suit of clothes without feeling under any obligation. Spring won't wait. Why should you? Come today!

3. Our store is your store. Always come in and visit to your heart's content. We never expect you to buy unless you're in the mood.

4. We're waiting to fill that order the same day it gets here.

5. Just now we can make *prompt shipment,* and hope you will get your specifications to us at once. We don't say this to hurry you, but the present demand is such that a delay might retard delivery to you.

8. The Friendly Close.—Just as the good salesman always leaves his prospective customer in a friendly mood, so the letter must make its final impression one of friendliness and pleasant interest. Even if the reader does not act, he must be left in a responsive mood. He must be ready for a second appeal:

(a) Whether you select anything or not, I'll be most happy to see you.

(b) We are anxious to inject new life into your printing—if not now, some day later.

(c) You are in business yourself. You know how these little accounts mount up. So we know you won't mind this little reminder.

(d) I want you to have some of this famous old brand that Grandfather made in his Log Cabin at the close of the Civil War.

A Summary of Preceding Steps.—All of the foregoing elements will not be present in your letter as *separate steps.* They will overlap one another. The *purpose* often will be implied in the *reason.* The *explanation* or *description* probably will be included in the *argument.* The *persuasion* leads naturally to the *climax.*

But in one way or another all of these factors must be embodied in the good letter. Below is a brief one that contains all of the necessary elements:

Greeting	Dear Mr. Roberts:
Point of contact	This is a cordial invitation to you to go for a ride in a STANDARD SIX. And acceptance implies absolutely no obligation on your part.
Reason	We are sure, however, that after you've ridden in the STANDARD you won't want to buy any other. And we ask you to take that ride even though you are not ready to buy.
Description	The STANDARD, with its new sport speed, has valve-in-head motor and has proved to be a self-selling car. It stands absolutely on its merits.
Argument and Persuasion	We'd like you to make a few observations, on your own account, for your future guidance. We want you to know the STANDARD and what it really represents in modern-day motor-car construction and value.
Climax	After these assurances, may we hope you will telephone when it will be convenient? Call up some day this week if possible. Remember—not the slightest obligation. The obligation will be on *our* side—for your friendly interest in a car we're proud to show you.
	Yours very truly,

CHAPTER III

HOW TO ARRANGE YOUR MATTER

What is the difference between the chapter on "How to *Build Up* Your Subject" and the one on "How to *Arrange* Your Matter"?

The first tells *what* the contents should consist of. The second discusses the *order* in which the contents should be arranged.

As important as knowing *what* to put into the letter is knowing the *order* in which to put it.

You may have the best ideas for your letter, but if you fail to place them in effective and logical order they lose weight. It is very important that you *arrange* your subject matter so that it carries conviction.

1. Enthusiastic opening.
2. Presentation of proposition.
3. Strong argument.
4. Proof or convincing reason.
5. Climax.

1. An Enthusiastic Opening.—An alert, live point of contact. A starting sentence or statement that makes the recipient *stop* and *read.* Something that grips the attention because it bristles with *something interesting.*

2. Presentation of Proposition.—Set forth simply, concisely, attractively.

3. A Strong Argument.—Backed up with examples, causes and effects, facts and circumstances which appeal to the judgment.

4. Proof or Convincing Reason.—That persuades or influences, that creates a desire.

5. Climactic Finish.—That impels the reader to act.

Of course, these points may follow each other in such close succession that they may seem to overlap. Probably

they will not be discerned until you examine the letter carefully. Nor should they be evident at one casual reading. *The processes by which your letter is built up should never be apparent to your reader.* The framework of a great building is forgotten when the decorator's skill has completed the beauty of the structure. The mechanism of the perfect musical instrument is lost in the melody of the tone. The technique of the model letter should be concealed in the smoothness of its composition.

You can master this technical perfection by practice. Practise the art—for it is an art—and it becomes second nature. Use your tools until you can use them noiselessly. This example is interesting:

Dear Mr. Cleveland:

Enthusiastic opening

I've been thinking a whole lot about that barn of yours. It's the storehouse of your farm and holds the rewards of your season's labor until they're marketed.

A Mighty Important Building!

Presentation of the proposition

You wouldn't feel safe if it were not fully protected against fire, yet it's a fact that more barns are destroyed by paint neglect than by fire—and paint's a whole lot less expensive than insurance.

It's the cheapest form of protection for you.

Strong argument

A run-down barn may require $150 to $200 to repair, when $10 or $15 spent for paint IN TIME would have avoided most of the expense.

We make house paints—GORDON LEAD AND ZINC PAINT, in many shades, the best for any building; but for your barn, where color isn't so important, we make GORDON BARN PAINT, English Red Oxide, and Moss Green, both strong and lasting, good for sides and roof, containing two important features for you—*durability and economy.*

Convincing argument

You can be dead-sure about GORDON BARN PAINT. Get GORDON and none *but!* It beautifies and preserves your barn.

Climax

In your town it's sold by W. H. Smith. Try it. We are sure you will be satisfied with the quality. It will give your barn all the protection it needs—and you more peace of mind.

Cordially yours,

CHAPTER IV

THE VITAL FORCES OF YOUR LETTER

After one understands the foundation of a good business letter, he needs *something more.* The true business letter must do more than conform to certain fixed principles. As you proceed in the practice of letter writing a world of possibilities will open up to you. As you gain skill you discover that certain new elements are creeping into your letters. *They are the vital forces that make letters more productive.* These elements are what make your letters good or bad. Any letter, whether selling goods, collecting debts, or merely imparting information, is "stale, flat, and unprofitable" without them. They are the *distinguishing marks* that the good letter writer works into his composition.

They furnish the life and go—the color and zest and snap. *The real business-getting letter contains in greater or lesser degree every one of the following elements:*

1. Originality
2. Plausibility
3. Clearness
4. Personality
5. Friendliness
6. Tact
7. Courtesy
8. Dignity
9. Ease
10. Brevity
11. Enthusiasm
12. Force

1. Originality.—It is a mistake to think that in order to be original one must be queer, freakish, or put on an epistolary vaudeville act to make the reader take notice. Nothing is more certain to weaken a letter—nothing so sure to defeat its purpose.

What does the word *Originality* mean? *Original,* as defined in Webster, pertains to "the origin or beginning; preceding all others; not copied, imitated; new, genuine."

Originality in letter writing is the expression of one's *first,* natural ideas. Being *original* is nothing in the world but being ***natural.*** Instead of using word tricks to interest

your reader, dig down a bit into your real self, and put into your letter some of the plain, human, natural man-to-man talk. Your letter will be genuine, direct, clear. It will *strike home!*

Simplicity Aids Toward Originality.—In starting a letter steer clear of the cut-and-dried opening. Get your reader's attention through some plain human sentence. Look at opening paragraphs of many letters in this book. Among them are unique openings that catch the attention at once. When an opening paragraph salutes you thus—

> You can't blame me if it happens!
> I've flashed the signal.
> I've hung out the red light—

not only is your attention held but your curiosity is aroused. You want to read on and find out what this signal's all about.

Below is an original letter:

Dear Sir:

Maybe you've heard the story of the fellow who fixed a pump. He sent in a bill something like this:

To repairing your doggone pump.....$ .75
To *Knowing How*..... 5.00

$5.75

Know How is the stuff in our flours that'll capture the biggest trade you've ever had.

Our faultless SNOW FLAKE *is a supreme soft-wheat wonder* for delicious biscuits, pies, cakes, pastry. Southern folks can make light bread and rolls with it that'd melt in your mouth. They *know how.*

Our famous FRENCH MAID is a hard-winter wheat in high degree, that for bread, rolls, and biscuit wins the housewife hands down. She finds "nary a coarse, dark loaf in a thousand sacks."

You can personally assure every customer of a much better yield, better color, better flavor. You could take an oath on SNOW FLAKE and FRENCH MAID making the best of everything—and the town constable'll never run you in for perjury, either.

Let us hear from you—whether you wish to order or not. Tell us freely and frankly just how you feel about this flour proposition. Nothing like swapping sentiments about these things.

Why not write to us today? Today is better than tomorrow.

Yours very truly,

2. Plausibility.—The truth is a mighty force. 'Tis the letter writer's strongest weapon. One can build a more convincing letter on truth than on overenthusiasm.

As a rule we are not consciously insincere. Zeal, imagination, and pride, however, sometimes play havoc with the truth. It may be just natural for a manufacturer to introduce every mention of his product with a string of superlatives.

The average letter writer has no intention of deceiving willfully. The modern business man knows there is nothing to be gained through misrepresentation.

If most business letters, therefore, are intentionally honest, why are not more of them believed? Is it because they lack the *spirit* of sincerity? It is not *moral untruth* that prevents the average business letter from convincing the reader. It is rather the *failure to impress* its truth upon him.

Not how to be sincere—but how to *convey* your sincerity.

We all know what it is to meet a person whom we distrust. The man may be perfectly honest, absolutely sincere and well-meaning. Nevertheless, he awakens our suspicion. Why? Sometimes he is too plausible or too talkative. Or he may waver in his speech, because he has an incomplete understanding of his subject. We may think him evasive, and believe he is trying to dodge the issue, when he is only picking his way with the real intention of being truthful.

Letters are much like human beings. Sometimes they are too talkative, too evasive, too hazy, or too formal. Here are obstacles to Sincerity that must be overcome before a letter convinces the reader of its genuineness.

There are persons who insist that it is mutual understanding—a common interest and similarity of tastes—that lays the foundation for Plausibility. If that were true, then we would need a different correspondent for every kind of letter. A big mail-order house, for instance, would require as many correspondents as it had articles of mer-

chandise to sell. Only a dressmaker could sell needles; a housemaid, kitchen utensils; a pianist, sheet music; and a small boy, a velocipede.

It is not *mutual* interest, it is *sympathetic* interest, that gives your letter Plausibility. Feel *for* your reader and feel *with* your reader. Appreciate his point of view. Enter into his enthusiasm. There is nothing insincere about sympathetic interest.

Frankness makes your letter plausible. Speaking right out! Just as the honest man looks you straight in the eye, so the honest letter speaks directly to you. It does not stammer, waver, or beat about the bush. It does not hem and haw. *It goes straight.*

You may anticipate your reader's opinions and disprove them. One of the strongest weapons in debate is the art of *refutation.* The debater disarms his opponent by answering all his arguments before he has a chance to use them. But while you are refuting objections *have a care not to suggest those which do not exist* or would never occur to your reader if you did not mention them. Your reader's mind is alert. Avoid giving him room for doubt. The letter below is an example of plausibility:

Dear Sir:

You passed an excellent examination. The company regards you as a superior risk.

This gives you a fine opportunity to get additional insurance in the National Mutual without further medical examination. If applied for before June 15, an additional policy will be issued, provided your health has not been impaired meanwhile.

Often one's family needs more protection than he applies for originally, and to our present policyholders we make concessions in the terms of payment. Many policyholders welcome this convenience.

Get that policy now. You will be glad you acted promptly on this suggestion. All we need is a letter or 'phone call naming the amount. Your broker receives full credit for the insurance.

Very truly yours,

3. Clearness.—In telling about your article remember you must speak to one of the two classes—those who know something about it or those who know nothing about it. In

the first case aim to bring out only the points of superiority in your product. Cut out nonessentials or the qualities it has in common with similar goods. Hammer with all your might on the new and improved features. Then paint your word picture in few, simple, strong, concrete sentences.

In the second case, of course, all important details must be made clear. If you have any doubts on the subject, it is better to err on the side of being too explicit than risk leaving out something the reader ought to know. Naturally, you don't want to be tiresome; but give your reader a clear idea of your subject, even at the expense of seeming verbose.

That man who said, "Pure genius has written a host of successful letters, but *Taking Pains* has written many, many more," spoke more wisely than he knew. Go *slowly* at first, until you have acquired a power of concentration and *logical thinking* that enables you to write so clearly, so graphically, that your meaning cannot miscarry.

Value of an Outline.—Often it is well to first write your letters in the rough. Make an outline. "What a waste of time!" you say. Not a bit of it! A brief outline is one of the greatest time savers in letter writing. It keeps you from wandering. It furnishes you with a guide to the *proper proportioning* of your subject matter. The outline will set your main ideas out boldly and subordinate the details. Try this plan, especially if you have an important sales letter to write.

"What do you read, my lord?" asked Polonius.

"Words, words, words!" sighed Hamlet.

How many letters are made up of "words, words, words"! And why do they seem such a jumble of words? Because they are *not clear*—they mean little to the reader. He does not fully understand them. The writer has used the *wrong words.*

In phrasing your letter select—

(a) Simple words.

(b) Words adapted to your reader's understanding.

(c) Words that suit your subject.

(d) Terms that are not too involved.
(e) Words that are direct in meaning.
(f) A variety of words.

Selecting your words with care is the first and surest step toward expressing your meaning clearly.

Relate All to the Main Idea.—Do not crowd too much into one sentence, one paragraph, one letter. Devote each paragraph to a *single idea.* This does not mean that there should be but *one thought* in a paragraph. There will be *several thoughts,* naturally. But they will be *related* to the main idea. Get this fixed well in your mind. *One main idea,* and all other thoughts made to bear upon that idea!

Logical Order Makes Clearness.—How you arrange your thoughts has much to do with the "understandableness" of your letter. We do not mean *mechanical arrangement,* dealt with in the foregoing chapters. Here we mean the unfolding of your subject. Follow the natural order.

In description, go from general impression to details.

In explanation, from main principles to results, from cause to effect.

In argument, from known facts to those you want to prove.

Do not try to convince your reader first and explain afterward. Do not tell him some little detail and then come back to the whole. Do not become enthusiastic over an effect before you have given him the cause. The human mind doesn't work this way, and your reader is likely to get confused unless you proceed logically.

See the Thing from His Side.—Pretend you, yourself, are your reader. Imagine yourself a skeptical stranger—one who is wholeheartedly interested in his own affairs, not in yours. Then try to sell the article to yourself.

This stranger usually is indifferent. He doesn't care whether your factory occupies four or forty thousand square feet, or whether it takes a dozen men or an army to make

your product. Nor does it matter whether you import your raw materials from Shanghai or the South Pole.

What he wants to know is, "How will it benefit *me?*" "How will it increase *my* wealth, *my* health, *my* happiness?" That is the angle at which your selling talk strikes fire.

Being Adaptable.—Try to use the kind and quality of words your reader appreciates. You would not talk to a college professor in the same way you would talk to your iceman. Follow the same rule in your letters. Use the quality of language that reaches your reader. This is the best way to win him. And usually it is safer to be plain than polished.

As a rule, women will read longer letters than men. So will country folk, because, at an average, they get less mail than their city cousins. A one-page letter is best for busy men, except where important investments, real estate, or big propositions are involved. If printed literature containing selling points is enclosed, the length of the letter can be cut. Be brief, but not too brief to be effective.

Timeliness.—Here is an element that counts much toward the success of your letter. The test of timeliness is: *First,* does the letter come at a seasonable moment? *Second,* is it up to the minute?

There is much hope for the letter that arrives at the psychological moment. Little chance for it, though constructed with painstaking care, if it drifts in at the wrong time.

Keep abreast of the times. Study the markets, the fashions, the changing history of the hour. Interweave your whole letter with this modernism, this down-to-now alertness. Catch your reader in the sweep of a novel idea. There is no surer way to carry him—opposition and all—right off his feet, out into the current of brand-new interests. Here are two good examples of timeliness:

1. You are laying in your coal for next winter. Or that is, if you are a wise man you are laying it in, because you know that

supply of coal next winter will cost 20 or 25 per cent more than it does now.

2. The United States Government recently adopted monthly income protection for a million soldiers and sailors. It is the newer and better insurance for you. It represents evolution. It is the contract for today and tomorrow.

Using an Illustration.—An apt illustration or a good comparison helps your reader to see the point. If a well-thought-out illustration, your reader comprehends, understands completely, and thinks with you. Here is an illustration in a tractor letter to a farmer that "runs along with his mind":

Say you've eight horses at $200 apiece, or $1,600. Four $40 sets of harness, or $160. Horses and harness, $1,760. Horse feed, $75 a year each, or $600 yearly, for eight horses. Hired man's board, room, and wages a year, $600. Initial cost of horses, $1,760; their upkeep, $1,200 a year.

Now, keep the total of these last two figures in your mind as against $1,400 for an EMPIRE TRACTOR and one man and fuel a year—and you'll immediately see that you are losing big money every day you haven't this EMPIRE TRACTOR on your place.

You feed the tractor only when it works, but you feed your horses whether they work or not. And you feed the tractor 'most anything—gasoline, motor spirits, or kerosene—and at all speeds. Any one of these fuels will do the work *and get you the same results.*

4. Personality.—"Personality," says one writer, "furnishes the keynote to every business proposition. More than that, it is the cardinal element in every enterprise. Men, not money, are the determining factors in commercial and industrial undertakings."

Just what do we mean by this word "personality"?

What is true of the man is true of all his tasks and achievements. It is particularly true of every form of written composition. No letter that is really worth while ever lacks *personality.* This law never varies, is never suspended. It is fixed.

You cannot give your letter personality by attempting to clothe it in some new and unusual form. Personality lies deeper than that. It is the *actual expression of the individ-*

uality of the writer speaking through his words. Do not overlook this.

Give your own personality full rein. Let yourself loose, and your personality will speak for itself in the thoughts you put on paper.

Take an interest in your subject. Study your reader, your merchandise, and the conditions that affect both. This will give you a sympathetic point of view and help you in handling your subject.

The letter with a good personality does not assume an attitude, just as the man of personality never poses, never pretends. Anyone can be a mimic, an imitator, a caricature. Let true character assert itself and you have personality!

The thoughtful letter writer sets himself free from all mannerisms of speech, all restrictions of conventional letter phraseology. He cuts loose from cut-and-dried habits of expression. He's not afraid his message won't carry, afraid his reader won't appreciate, afraid of doing something different. He acts boldly, forcefully, and with true personality, like this:

Royal Enamel Ware costs you more than other kinds. Let me tell you why. Away back in 1914 I began experimenting. I wanted to find why it was that enamel ware was always cracking, chipping, burning, wearing out. You know all about that.

I know all about it, too—but from a different angle. I got together some of the best men in the country and said to them, "Go to work and find out why the enamel ware now on the market is so poor and tell me how I can make some that is good."

It took five years to do that. I was a bit impatient over it, but they worked hard, and, what is more important, they got results. Now I have a product in which I can absolutely believe.

But I don't ask you to take my word for it. I guarantee every piece of Royal Enamel Ware for two years. Your money back if it fails to do what I claim for it.

5. Friendliness.—It is said that at least seventy-five per cent of circular letters find their way to the waste basket. Why?

One reason is that they do not open up in a *friendly* manner. Not only that, but they don't seem to have any

bearing on your immediate needs. They seem far away—remote in thought and helpfulness.

But suppose you find a letter that begins in the friendly, pleasant, man-to-man attitude of the clever salesman who drops into your office. What then? You read it, do you not? And—if it preserves its friendly tone—you are likely to read it to the end.

Make your letters good-natured. Cordial, but not effusive. Of course they need other elements to be effective, but getting an audience is half the victory. Without a reading, all your earnest efforts at forceful letter writing are thrown away.

Human nature, we know, is alike the world over. Few men, big or humble, will turn down a pleasant greeting.

Begin your letter in a human, amiable way. Such an introduction wins many a business man who is hard to pin down with the ordinary business letter:

Dear Mr. Smith:

Good morning! I'm glad you wrote us to find out about the APOLLO LAMP. So I sit down and write you fully, as friend to friend, about this remarkable light-giver and money-maker.

6. Tact.—How many sales have been lost because the salesman lacked tact? A short word, "tact." It has a sharp click. But there is nothing softer, smoother, gentler, than the thing it stands for.

Tact in letter writing is *good judgment*—and no person without it ever wrote a tactful letter. The great point in being tactful is *putting yourself in the other fellow's place.* When you see as he sees you can influence him. When you have written from his point of view your letter will be courteous, tactful, and effective.

If we never put into our letters a single word we wouldn't want written to us—lo! we are tactful.

If we never make a statement that we ourselves would not believe, our letters will never encroach on the reader's credulity.

If we weigh, word for word, phrase by phrase, the things

we say in our letters, we will never offend, never flatter, never "knock," never ridicule.

The tactful letter writer may lack the faculty of putting selling force into his letters; his words may have none of that dynamic quality that makes busy men stop, look, and listen—but if his sentences possess that admirable quality called *tact,* look out for him! He'd make a dangerous competitor—his tactful letters might land the business in spite of all the selling power crowded into your own letters!

You have known tactful people who accomplished things where others more capable or aggressive have failed. You perhaps looked upon their tact as cunning, but it was not—it was merely that refined form of diplomacy born of a discreet mind. Tact adjusts itself to every situation. In writing a letter, the more you see the reader's side of it, the more earnestly you strive to put yourself in his place, the more will *tact* find its way into your sentences, as you make him see *your* side of it by showing him you see *his.*

Tact has many uses in letter writing. It is a handy weapon, especially when you want to write "a soft turn-down," of which the following is a sample. It was written to a young lady who had applied for a position as assistant advertising writer:

Dear Miss Brown:

I must compliment you on the excellence of your copy. I read it through with great interest, and it has so many crisp, new ideas, cleverly expressed, that I am overly sorry we have no opening at present whereby you could further develop your talent for originality. Will you do me the favor to keep in touch with me? Possibly we may have an opening some time which you may be able to fill.

Yours very truly,

7. Courtesy.—"Good manners and soft words have won many a great triumph."

Courtesy is consideration for the rights and feelings of others.

Courtesy is the genuine, old-fashioned politeness that groweth out of the heart, not the head. Courtesy paves the way to a gracious, listening attitude on the part of your

reader. Its first effect upon him is that of *respect* for you and what you have to say. He takes you *seriously* because he has a reciprocal attitude of courtesy awakened by that displayed by you.

Courtesy is not flattery. Extravagant compliments arouse suspicion. But true courtesy in your letter is an evidence of poise and even power.

But we should practise the same courtesy in our letters that we extend to the client in our office, the customer over our counter, the caller at the other end of the telephone.

We should be patient about complaints, answer questions with good grace, employ self-restraint with debtors. We should ask ourselves, "How should I like to be treated in such a case?"

Here are two good examples of courtesy to debtors:

1. No doubt you have simply overlooked the matter of your April payment on your piano—I know how easily one can let such things slip by.

2. We know you are a gentleman. So we shall make every effort to treat you accordingly. This is our fourth reminder to you about the $85 due. We are trying hard to collect this amount without annoying you. Now, why not dispose of this small matter and clear up the situation at once?

8. Dignity.—You maintain your poise, you keep your balance, in a business deal. Your letter should do likewise. You want it to hold up the dignity of your house—to keep its reputation intact. You want to make your reader feel that what you have to offer is substantial, worth while, dependable in every way. To create this impression your letter must be *dignified.* It must have poise.

There is no place in any letter for undue familiarity. It must not "chaff" the reader or put on a "confidence" tone. Just as you are a bit suspicious about the man who tries to get "chummy" with you on short acquaintance, you will look askance at letters that attempt to edge into your good graces by sidling up to you.

Being familiar or funny in a letter is often expensive. The writer who thinks he is smart usually makes a dismal

failure of the business letter. The sales letter especially should avoid being funny. It can be friendly and human and original, but not funny. The average man is serious about money. He does not want to be chuckled into making up his mind about an investment.

There is a difference, of course, between nonsense and humor. A letter may be witty without being offensively smart. It may be breezy without trying to stir up a gale. It may tell a bright story to illustrate a point, but it should not play the clown for the reader's amusement.

Another reason why joking is dangerous: it absorbs too much of your reader's attention. He may lose sight of the vital thought you wish to convey. You may be so amusing your reader will put you down for an entertaining fellow, but fail to take your proposition seriously.

Even this letter about a dog has dignity:

Dear Mr. Whitney:

Thank you for your inquiry, just received.

The Police Dog, as brought up and trained at the Parkside Kennels, is gentle, amiable, and generally noted for his fine disposition. Yet he is not anybody's and everybody's plaything. Nor is he easily won over by a passing stranger.

He is, first of all, *your* stanch friend, your protector. He is trained to do police duty. He has a serious mission in life.

9. Ease.—Easy to read, easy to understand. Easy to convince the reader. This makes up the essence of *ease in writing style.*

One of the first aims of the playwright, the novelist, the poet, the journalist, the essayist, is to acquire a natural, flowing style. It ought to be one of the first ambitions of the letter writer.

A flowing style—words and phrases that run along smoothly, readily, without friction or abrupt turns—what a relief to the reader! A naturalness of expression, without effort, as even as the pleasant flowing conversation of a good talker—how welcome is such a letter!

Put aside the old, stiff formality. Unbend. Do not hesitate to be natural. Have a simple way of putting things.

Follow the conversational tone. This will lead you into the habit of writing with ease.

Knowing your subject from every angle, and being enthused with it, will help to bring naturalness into your style. It will take away hesitancy and repetition. You will write with ease—you will think in logical order, and words will come to you because you have many things to say about it and are not groping helplessly for thoughts.

Variety of expression is a great aid to an easy style—variety of words, versatility of style, a frequent change in the structure and length of your sentences.

This variety should not be jerky. It should not be artificial. If artificial, it cannot be smooth. But it follows that, if you have an absolute knowledge of your subject, by study and practice you will acquire a wealth of words that relate to it. We all think in words. *The more extensive our knowledge, the more diversified our vocabulary.*

Variety of expression, however, should go with simplicity. Simplicity brings out smoothness. Use the simple word, the familiar term, the natural construction of a sentence.

This letter illustrates ease:

My dear Mr. Blake:

Your letter reached me this morning.

I have been studying your problem and feel sure we can give you the sort of service you need at this time.

We are here to do that very thing, as there are hundreds all over the country who are now enjoying the benefits of this new system.

But probably you know this or you would not have written to us. Our representative is now on the way, and as soon as we hear from him you will receive our quotations.

Thanking you for the opportunity to serve you, we are,

Yours very truly,

10. Brevity.—The average letter would be twice as efficient if it were twenty-five to fifty per cent shorter. The wordy phrases so many business men still use should have been discarded years ago. What reason can there be for opening a letter with, "Replying to your favor of the 20th

instant, we beg to state"? You received his letter or you *could* not be answering it. Why waste words in mentioning that you have received it? Why "beg to state"? Why not put aside all that, say just what you have to say and *no more?*

Eliminate the old phrases and dead timber from your letters. These ancient forms are of no earthly use and only cloud up your meaning. Write to your correspondent exactly as if you were talking to him.

Suppose he writes you like this:

Dear Mr. Jones:

We are about to launch a forceful selling campaign by mail and have been corresponding with John Smith with a view to having him prepare a series of follow-up letters, a booklet, and perhaps other advertising matter.

We notice you are named as one of his indorsers. As your line is similar to ours, would you mind telling us whether or not the work he did for you was satisfactory?

Now for the answer—not in the old way, but in the new way:

Dear Mr. Blank:

I am glad to say that John Smith's work brought us more cash orders than anything we have ever mailed out.

He would be glad, even grateful, to get an answer like that. Short and to the point, yet telling him just exactly what he wanted to know. You have answered just as if he were sitting in your office talking to you. You have not said, "Replying to your favor of the 14th, in which you make inquiry regarding the results of John Smith's work for us, we beg to say—" All that would have been wasted. Wasted on *your* part in writing it. Wasted on the *typist's* part in transcribing it. Wasted on *his* part in reading it.

And this is only one instance. Consider the millions of words we waste that way. The time *we* take in saying them. The time the *stenographer* takes in writing them. The time it takes *the other fellow* to read them—if he stops to read them at all.

The manager of a nationally known firm has estimated

that the cost of dictating, transcribing, and mailing the firm's letters is thirty cents each. Every word, then, costs on an average of one-fifth of a cent. If seven words only were cut out of each letter, $1,000 a year would be saved for that particular firm. Since most letters written today would gain immensely if a larger number of words were left out, see the enormous wastage of useless words!

Of course the revolutionary weeding out can't be accomplished in a day or a week. But it should not take long. Let us switch around our habits of expression so that we use only the words necessary to convey our real meaning. We need not be stingy with useful words, but sparing with useless ones.

We cannot afford to be brief at the expense of good taste or tact or the object to be attained. But we *can* make our letters much more effective by saying what we have to say with brevity. It may be more difficult to say it in a few words, but it is worth the effort. A philosopher saw this point when he said, "I have made this letter longer than usual only because I had not the time to make it shorter." Take the time to make your letter shorter. Here is a letter that says much in comparatively few words:

Dear Mr. Blank:

You pay but one profit when you buy PEERLESS PAINTS, VARNISHES, and BRUSHES—the profit between maker and user. That is the dealer's profit.

But you don't pay any more. You don't pay a jobber's profit. It's a clean saving—money you can use for other purposes.

That's PEERLESS economy to begin with—then on all PEERLESS materials you make an additional saving—because, being much the better kind, they go farther and last longer.

Backed by 150 years of paint-making, fifty years of varnish-making, thirty years of brush-making, *they wear.*

Think of it—think of it *twice.*

Then go right to town and consult your PEERLESS dealer—his name is Thomas Martin.

Sincerely yours,

PEERLESS PAINT MFG. CO.

11. Enthusiasm.—"Nothing great was ever achieved without enthusiasm," said Emerson. If the writer has true

enthusiasm, he will transmit it to the reader through his letter. He can't help himself. It just naturally bubbles forth! It dances through his sentences. It throbs in every paragraph. Enthusiasm is the song of *faith*—the divine quality that moveth mountains.

Unless you believe in your subject, have faith in it, in what you are doing and your own ability to do it—you can have no *real* enthusiasm.

This splendid thing—enthusiasm—is *transmissible* in a letter. You can inoculate the other man with it if you're full of the genuine stuff yourself. And the moment you light his enthusiasm it kindles the desire to buy.

The writer who puts true enthusiasm into his letter gives it a glorious, winning quality.

The enthusiastic letter has a fine *humanness* about it. The reader warms to the subject, assured by the earnestness of the writer—by the life and force he instills into his subject. He impresses the reader with the importance of the question, because he is all aglow with it himself. Enthusiasm is as catching as measles, only it's a lot healthier.

As one writer said, "You transform an ordinary horseshoe into a magnet by rubbing it against a magnetized horseshoe." So your reader can be *charged with enthusiasm* by contact with another who is filled with the same thing.

The man who is concerned only with the *profit* idea cannot stir up true enthusiasm. What he needs is real dyed-in-the-wool belief in what he has to sell. His *honest, genuine conviction* about his own article will creep into every letter he writes.

Show a real salesman a good article he *knows about,* and quick as a flash you set his enthusiasm on fire. He can take that piece of goods, talk it, think it, dream it, pour out his soul over it—and make men buy it—just because he *knows* it's a fine article, and his pride in selling it is the key to his enthusiasm.

"Enthusiasm—shure, 'tis a foine, healthy, contagious disease," said Maguire. "Whin a mon has real enthusiasm in his chest, judgin' be th' way he proceeds to express himself, begorra one would think he not only kissed the Blarney Stone—*he bit a piece out of it!*"

The letter writer who feels that way over the subject of his letter can't help but write a message that will drive home the right idea to the fellow at the other end of the line. His letter will *bring back something,* because its enthusiasm *took root.*

Here is enthusiasm in an announcement to women about new arrivals in footwear:

Dear Madam:

We've some splendid good news today. Our Footwear Department has just unpacked the most wonderful line of new shoes you ever saw! Really we are as delighted over them as we feel you will be.

There are stunning new styles here that surpass anything this store ever has shown. Chic and fascinating new models in long, slender vamp shoes—those pretty small shapes you so much admire—in an almost endless variety of models never seen in Kirkville.

Now, while our sizes are so very complete, why not come and make your selection? Why not get first choice of these superb styles so you will get a perfect fit, in just the shoe you've wished for?

You are welcome to try on as many styles as you like and not feel the least obligation. You will congratulate yourself if you come without delay.

May we expect you tomorrow?

Yours very truly,

12. Force.—There must be some *compelling* element in your letter—some quality suggesting strength in your proposition, that pervades the whole letter and displays itself in each part. This element makes the reader surer of you and what you have to sell.

Force marks your letter as a message about something worth while. Force makes it stand out among a thousand as something that dominates, commands attention. The forceful letter exhibits pleasing independence that wins respect, invites admiration, and impels the reader to stop and heed.

First among the qualities that make for force is *straight talk.* Any letter that is absolutely outspoken in its statements is so refreshing that it is almost certain to gain attention. There is nothing in the world stronger than *unadorned truth.* There is no quicker, more dependable means of gaining and holding the interest of a busy man than to speak out fearlessly and freely.

Brevity is one step toward securing force. Come straight to your point. Make your thoughts walk a chalk line right through to the climax. A good, strong climax is necessary to force. There never was—there never can be—a forceful letter without a climax. So cut out all matter that does not bear directly on the subject, and aim straight at your vital issue. The issue is your climax and the final test of the strength of your letter. These are forceful paragraphs:

I want a man who's a salesman from the ground up, who's a money-maker from head to heel.

He must have vim, vigor, and velocity in him! He must have ginger, gumption, and getability. He must be ambitious, resourceful, reliable—yes, above all, reliable.

He must take hold of this thing with head, heart, and hand and *work* for all there is in it.

Decisiveness.—Do you know the man who cannot make up his mind? He is of this opinion today and that opinion tomorrow. This morning he *will.* Then—presto! —when afternoon comes, *he will not.* He changes his mind with the weather, and slips into a new opinion as easily as he dons another suit of clothes. He rarely makes a success, because he has no real convictions of his own.

Decision of character makes a man a factor in the world's business. The big achievements of today are the work of men who know their own minds. By exactly the same law, the letter *that is successful is the letter that has decision.*

You have only one rule to follow in the cultivation of decisiveness: Have your mind made up. Decide to state your proposition one way, on a firm basis. No wavering, no ifs or ands or buts. Be decisive! That is the way to make up your reader's mind.

If you know a thing yourself, if you are positive about it, you should have no difficulty in convincing others. It is only when you are not decided in your statements that your letter is weak and ineffective. The first thing is to *learn the facts—then make up your mind.*

One feature greatly in your favor in making the other man decide is the very fact of his possible indecision. That is where the decisive letter goes in and gets results. It takes advantage of any indecision and decides *for* the reader.

The really decisive letter rarely argues. It is so clearly, firmly, and definitely worded that it does not allow for any other than one conclusion.

Let your letter have a strong opinion and stick to it.

An example of decisive tone:

You want the best tire made. It is not necessarily the cheapest. But you want the best because it gives the greatest satisfaction, lasts longest, and so in the end costs less than a cheaper tire.

There is quick, big money in this clean-cut proposition for you. Don't hesitate when a real opportunity is laid right in your lap. On the hustler's schedule there's but one word—*"now"! Write us this very day.*

SECTION THREE

The Six General Classes of Business Letters

CHAPTER I

HOW TO WRITE ROUTINE CORRESPONDENCE

For the sake of convenience and clearness we have subdivided the types of business letters into six general classes:

1. Routine Correspondence.
2. Letters Applying for Positions.
3. Sales Letters.
4. Collection Letters.
5. Letters to Salesmen, Agents, Dealers.
6. Soliciting Letters.

Each general class will be treated separately. In many business houses these types may overlap. It is often hard to distinguish between the letter that *solicits* and the letter that *sells*. However, there *is* a difference, and the intelligent writer will handle the two from totally distinct angles. Routine correspondence may include both sales and collection letters, though to some extent *all* letters are sales letters.

After you have studied the six classes, however, you will see that your entire correspondence automatically divides itself into these six separate types, and, for your own convenience, you will resystematize your letter writing. You can handle your mail more quickly and effectively by classifying it under these separate heads and treating each individually.

How to Systematize Your Correspondence.—In many offices there are waste moves and unnecessary details that cost time and money, which the alert executive is seeking to get away from. Efficiency is the watchword of the day. Install it in the Routine Correspondence of the office.

Systematizing the mail is the first step. Whether you do all the work of your office alone or employ a large staff, the same principles apply.

The incoming letters should be sorted into (1) those requiring immediate replies, (2) those that can wait for their regular turn, and (3) those that can be filed without answer.

The outgoing mail consists of answers to correspondents and initial letters. Initial letters are those you are sending out in the conduct of your daily office work.

All routine letters, both incoming and outgoing, may also be divided into the following classes:

A. Letters pertaining to orders.
B. Answers to order letters.
C. Letters of complaint.
D. Adjustments of complaints.
E. Letters of inquiry.
F. Replies to inquiries.
G. Contract letters.
H. Credit letters.

Each of these may be handled easier and quicker by applying certain principles that govern it.

How to Save Time in Letter Writing.—But before you start to apply any new system it would be wise to learn just how you can simplify all the routine work. How can you cover the largest amount of ground with the least red tape?

What proportion of your work can you pass along to assistants? This is the first question. Or, if you do all your work yourself, *what proportion can you answer with form letters?* That is, what plan can you devise whereby certain *ready-made* letters, or parts of letters, may be used to answer uniform correspondence? How can you have the information, already worded, within reach? How can you use this made-to-order data and not lose the personal touch?

Uniformity of method is the best solution of the problem of the routine letter writer. Adopt a system that is fitted to your individual needs and stick to it.

The Value of a Schedule.—The best method for systematizing the routine mail is to make out a schedule and regulate the writing of every letter by it. The forms suggested in the following pages are practical and simple. The nature of the letters you have to write will suggest changes or the making of other schedules to fit your individual needs.

A. HOW TO WRITE ORDER LETTERS

First we shall discuss the *Order Letter.* Of all business letters this is the simplest to write. But it is seldom written correctly.

These topics, and no more than these, should be covered in the average order letter:

1. Reference to catalogue or list number.
2. Statement or description of goods.
3. Method and date of shipment.
4. Reference to remittance or enclosure.
5. Destination.

1. Reference to Catalogue or List Number.—This is vitally important. It does away with every chance of error. Always mention the serial or list number if there is any possible way in which to find it out. If you have no catalogue or price list at hand, perhaps the house from which you are ordering already has mentioned the number in a previous communication. Then repeat the number that has been quoted. It may save hours of time and the writing of many additional letters. If you are likely to order and reorder the same goods frequently, keep the *number,* along with other data, on permanent file, so that you will not have to refer to the catalogue every time you write. If a list number is subject to change, file this information. Usually you will give your order an *office order number* of your own, in which case this home-office number should be men-

tioned in your letter as well as the wholesale list number. If you prefer, you may place the home-office order number in the upper left-hand corner of the sheet, thus:

Order No. B. 6492

This avoids confusion with the list number. We hardly need add that *both these numbers should be correct.*

2. Statement or Description of Goods.—This is the body of your letter. Too much cannot be said concerning the painstaking care required to make this information clear and complete. Remember that you must *abide by the directions of your letter.* If your order plainly contains instructions for sending certain specified merchandise, business ethics require that you shall be held responsible for these instructions. You cannot refuse to take the goods and pay for them if your order can clearly be interpreted to have specified them.

Where a series of items is ordered use the tabular method—setting the series of articles in a column or table. Usually it is best to commence each word in the "list" name, or title, with a capital letter. This guards against confusing the trade name with the other words in the line:

1 gross Standard Note Books, size 8x11, @ $3.19

The body of the order always should contain complete information, as—

Size or other specifications.	Any distinguishing features.
Color or colors.	Quantity.
Price.	Reference to former orders.

Add to this list any detailed description that you think necessary. In an order it is far better to tell too much than too little. Only do not mix up details. Make your description as clear as day, with short, clean-cut sentences. Few words, but complete information, is the unfailing law of the order letter.

3. **Method and Date of Shipment.**—If your order is not a rush order, simply ask the merchant or manufacturer to "ship promptly." Where the goods are needed in a hurry see that they are shipped on a certain date. Specify the method of shipment, as "by freight," "by express," "by parcel post," "by special delivery," "by regular mail," "by auto delivery," or "by special messenger." When the writer specifies the method of shipment, if the shipper ignores it and routes it differently, the shipper is responsible for loss or delay. If, on the other hand, no instructions are given, and the shipper sends the goods at his own discretion, the customer is responsible. This makes it more than important that you state in your letter just how goods are to be sent.

4. **Reference to Remittance or Enclosure.**—It is well to mention in the letter the exact amount of the personal or certified check, bank draft, postal or express money order, bill of exchange, certificate of deposit, or cash that is enclosed. This avoids error and is valuable in rectifying and tracing mistakes. It should be unnecessary to add that remittance ought never to be sent by mail in the form of currency. "Charges prepaid," or "Transportation charges at our expense," should be inserted where it is the policy of the house to prepay shipping costs. Where it is not the policy, "C. O. D." should be inserted. Goods sent f. o. b. (free on board) are loaded on train or steamship at the sender's expense, freight or express charges to be collected from the customer. Besides mention in the body of the letter, the enclosure should be referred to again at the end. Thus, at the foot of the letter, in the lower left-hand corner, write "Enclosure" or "2 Enclosures."

5. **Destination.**—When the destination differs from the writer's own address, or the address on the letterhead, it should be specified distinctly, and usually in a separate paragraph.

Owing to the many errors and lawsuits that *can* result

from a misunderstanding in an order for merchandise, every step in this chart should be followed scrupulously. Moreover, follow the *order* of the chart exactly. This avoids confusion.

This system may be greatly simplified by keeping on file forms covering the description of merchandise that is reordered frequently. Of course you will leave blank spaces for filling in quantities, sizes, numbers, and prices—but the *description* and the *form* of the letter can be kept all ready for use.

Here is an excellent letter which may be accepted as a dependable model for all order letters:

Order No. 2361-C

Madison, Conn.,
March 21, 1920.

Chesterfield Mfg. Co.,
Rochester, N. Y.

Gentlemen:

Please enter our order for the following:

112 doz. Chesterfield Collars, No. B—167, size 14
110 doz. Chesterfield Collars, No. Z—31, size 14½
19 doz. Chesterfield Collars, No. B—169, size 15
16 doz. Chesterfield Collars, No. X—42, size 15½

Kindly ship this merchandise via Adams Express on or before March 25, and charge the cost to our account.

Very truly yours,

WEBER MEN'S SHOP.

Order Blanks.—To reduce to the minimum the work and responsibility of the order correspondent, an *order blank* may be substituted in place of the informal letter.

Below is a form of order blank in general use:

CHESTERFIELD MANUFACTURING COMPANY
436 Blank Street, Dayton, Ohio.

Order No. ..... Date .....

Name .....

Address .....

....
Date to be Shipped Remittance

.....
Route

Number	Quantity	Article	Price	

General Remarks:

Signature .....

The trouble with most order blanks is that they do not allow sufficient space for detailed description. However, they save much clerical time and, if properly worded, greatly lighten the work of the entry and receiving clerks. The standard order blank should be printed in triplicate on three colors of paper and padded for insertion of the carbon paper. The first sheet goes to the firm from which the merchandise is purchased, the second is filed for reference, the third goes to the entry clerk for checking goods when they are received.

Duplicate Orders.—If, in case of delay or miscarriage, you are forced to duplicate an order, make the second letter as complete and explicit as the first. Do not say, "Please look up my order of March 18, which has not been received." Instead, *repeat all the items,* with full descriptions as they were worded in your first letter. Your former communication may have failed to reach its destination. Therefore, the second should tell the full story.

Reorders.—Acting on the same principle, when you reorder do not write, "Please repeat my order of March 25." Your first order may have been misplaced or forgotten long ago. *Be on the safe side* and write out exactly what you want each time. Hours and dollars may be saved in this way.

B. HOW TO WRITE ANSWER-TO-ORDER LETTERS

No part of the routine correspondence requires a more scrupulously prompt reply than the order. The order should be acknowledged at once and the customer informed of what action has been taken concerning it.

Replies to order letters divide themselves naturally into five classes:

1. Simple acknowledgments.
2. Notice of shipment.
3. Notification of delay or inability to fill order.
4. Advice of error or discrepancy in order.
5. Welcome to a new customer.

It is a good rule to classify your order under one of these heads. Occasionally one reply will include two or more of these classes. Although each method of reply must be handled from slightly different angles, all should cover certain ground and furnish certain information. The following schedule may serve as a guide in determining what goes into the reply to an order:

1. Acknowledgment of order.
2. Restatement of order.
3. Information concerning shipment.
4. Formal thanks.

1. **The Simple Acknowledgment.**—First let us adapt the simple acknowledgment to such a schedule. The letter will run something like this:

(1) We acknowledge with thanks your order of March 21, 1920, for
(2) 257 dozen Chesterfield Collars, per size and numbers quoted Catalogue G, of March, 1920.

(3) The goods have already been shipped via Adams Express, as requested.
(4) We trust that the merchandise will reach you in good condition, and assure you of our appreciation of your valuable trade.

Very truly yours,
CHESTERFIELD MANUFACTURING CO.

2. Notice of Shipment.—Again, certain large houses prefer a plan that is more approximately a shipment notice, as this:

(1) We are shipping today your order No. 2361-C, for—
(2) 112 doz. Chesterfield, No. B-167, size 14
110 doz. Chesterfield, No. Z-31, size 14½
19 doz. Chesterfield, No. B-169, size 15
16 doz. Chesterfield, No. X-42, size 15½
(3) Goods have been routed via Adams Express, as you requested.
(4) Please accept our thanks for your order and our appreciation of every opportunity of serving you.

Very truly yours,
CHESTERFIELD MANUFACTURING CO.

3. Notification of Delay.—Below is a reply for use when a portion of the goods is not in stock and only partial shipment is possible:

(1) We are shipping today your order No. 2361-C, for—
(2) 257 dozen Chesterfield Collars, sizes and prices as stated in Catalogue G, for March, 1919.
(3) We have shipped Nos. B-167, B-169 and X-42 in whole. We regret that we have oversold our stock of No. Z-31, and shall therefore be unable to fill your order before the latter part of next week. You may look for the 110 dozen Z-31, size 14½, however, by April 5 at the latest. Goods have been billed through by Adams Express, as requested.
(4) We thank you for your order, and assure you that the remainder of the shipment will be hurried through with all possible speed.

Yours very truly,
CHESTERFIELD MANUFACTURING CO.

Here is still another case where the customer has asked for merchandise no longer carried in stock and the order cannot be filled in full:

(1) We refer to your order No. 2361-C, received at this office today, for—
(2) 257 dozen Chesterfield Collars, Nos. B-167, Z-31, B-169, and X-42.

(3) We regret to say that we will be unable to supply you with No. X-42. We have discontinued the manufacture of this style collar, substituting in its place H-421, a sample of which we are forwarding with your order. Most of our customers prefer this new model.
(3) Nos. B-167, Z-31, and B-169 have been shipped via Adams Express this morning.
(4) Thank you for this order, and you may be sure that we will hurry along 16 dozen of H-421, size 15½, should this style meet with your approval.

Sincerely yours,
CHESTERFIELD MANUFACTURING CO.

4. Error in Order.—Here is an instance where the writer has made an error in his order and misquoted a catalogue number. The manufacturer replies thus:

(1) We acknowledge with thanks your order of March 21, 1920, for—
(2) 257 dozen Collars. Nos. B-167, Z-31, and B-169 are being forwarded today. We have, however, no No. X-42 in size 15½, as this style is not made in larger sizes than 15.
(3) We are sending with other merchandise 16 dozen No. X-41, size 15½, as quoted in our Catalogue G, of March, 1919. If this style is not what you wish, you may return it at our expense and we will either substitute another model or credit you with amount of sale.
(4) We trust this arrangement will be satisfactory.

Cordially yours,
CHESTERFIELD MANUFACTURING CO.

5. Welcome to New Customer.—When the order comes from a new customer the reply usually takes the form of a greeting or welcome. Below is the form sent out by one concern:

(1) We acknowledge with thanks your order of March 21, for—
(2) Chesterfield Collars, in number and sizes as listed in our Catalogue G, for March, 1919.
(3) The goods were shipped today by Adams Express, as you requested. This order has been given our personal attention. The merchandise was listed correctly and carefully packed. We hope to hear in a few days that you have received it in good condition.
(4) A number of samples of our latest and most popular models are being forwarded to you. They were added to our stock after the last catalogue was issued.

We are grateful for this order and are heartily pleased to welcome you among our customers. We shall be happy to

serve you at any time and co-operate with you for productive business if you will let us know your individual wants.

Cordially yours,

CHESTERFIELD MANUFACTURING CO.

You will notice that each of these letters, though vastly different in scope from the others, *follows the same general method or schedule* of reply.

Frequently the merchandise is not shipped until several days after the receipt of the order. In such cases the customary acknowledgment is sent as soon as the order is received, and a "shipping notice" forwarded later. The purpose of the shipping notice is to inform the customer of the date and route of transportation. It encloses the invoice and—in case the goods are sent by freight—the bill of lading. This shipping notice usually is a printed form, requiring only the filling in of necessary blanks, as:

CHESTERFIELD MANUFACTURING COMPANY
436 Blank Street, Dayton, Ohio.

..... Date of Order ..... Your Order No.

..... Date Received ..... Our Order No.

..... Remittance ..... Date Shipped

Quantity Ordered	Quantity Shipped	Description	Price	

..... Countersigned ..... How Shipped

Using the Form Paragraph.—Most large business firms and mail-order houses have form paragraphs all ready to slip into a letter. These are designed to cover practically all emergencies that may occur. They also comprise the

complimentary opening and closing paragraphs. They are filed by code numbers, and the correspondent simply attaches to the order a slip bearing their designating numbers. Then the work of the clerk or typist is limited to assembling and typing these form paragraphs, the only original composition being the filling in of names, addresses, quantities, sizes, numbers, etc.

For general orders a simple form, printed upon a card, is often employed. This requires merely filling in by the order clerk. The following is a practical and courteous form:

CHESTERFIELD MANUFACTURING CO.
436 Blank Street, Dayton, Ohio.

Date.....

Dear.....

We acknowledge with thanks your order No. ..... of ..... We are giving the matter our prompt attention and shall send you formal notice of shipment in later mail. In writing about this order will you kindly include our order No. ..... in your correspondence?

Very truly yours,
CHESTERFIELD MANUFACTURING CO.

Of course, the printed form never can have quite the personal touch of the dictated letter. It does, nevertheless, assure the promptness which is so big a feature of courtesy, so conspicuous a factor in securing the customer's good will. If the order and shipping blanks are attractively printed and neatly filled out, they may contribute to the "tone" of the house they represent.

C. HOW TO WRITE LETTERS OF COMPLAINT

You cannot expect to avoid errors. However carefully work is planned or supervised, mistakes will creep in. So your business letters will sometimes go wrong. Orders will

go astray or be misconstrued. There will be complaints made and complaints to make. It is part of the modern business man's education to know how to make his own complaints tactfully and how to settle the complaints of others judiciously.

Never write a discourteous complaint letter. Remember how liable we all are to err, and give the other fellow the benefit of the doubt. Do not begin with the supposition that the dealer who filled your order purposely sought to inconvenience, ignore, or cheat you. Your letter should be firm but courteous. You will get twice as much attention if you approach the matter calmly. Of all things, be sure that the mistake is not your own before you blame the dealer.

Summed up briefly, letters of complaint are likely to cover—

(1) Shortage of goods.
(2) Wrong goods delivered.
(3) Delay in delivery.
(4) Overshipment.
(5) Quality not up to standard.
(6) Goods received in bad condition.
(7) Goods not as represented.
(8) Goods defective.
(9) Wrong address.
(10) Overcharge.

Of course there are scores of other grounds for complaint, but these are of most frequent occurrence.

In writing complaint letters the following points should be kept in mind:

First: The dealer usually is more anxious than you are to have the matter adjusted satisfactorily. Rarely does a dealer wish to lose a customer. He knows that a pleased patron means a permanent one. He is only too ready to meet you half way. Usually a frank statement of the difficulty is all that will be required.

Second: Promptness in making your complaint is imper-

ative. Most business houses today have a special time limit within which claims for adjustment will be allowed. But, whether this time limit exists or not, it is the part of wisdom to *write your complaint letters at once.* Do not wait until stocks are exhausted, the order forgotten, or the responsibility passed from one department to another. Get your complaint in at once. No one should find fault if a house refuses to adjust a claim for exchange, shortage, or damaged merchandise after several weeks have elapsed.

Third: Anger is utterly useless. Keep your temper. State your case in all fairness and calmness. There may be a good reason for the difficulty, which will appear in the explanation. Best not exaggerate the trouble.

Above all else, let your complaints be *clear.* If you are angry, the chances are you will not set forth the difficulty plainly. Proceed according to the following schedule in writing your complaint letter:

1. Reference to order (give number and date).
2. Statement of difficulty.
3. What adjustment is desired.
4. Courteous conclusion.

Whatever your difficulty, you will find that these steps are the logical means of setting forth your complaint. They mark the difference between a dignified, impressive statement of the case and the methods of the chronic "kicker." The following letters based on this schedule contain all that a complaint letter needs:

(1) On March 21 I sent you order No. 2361-C, for 257 dozen Chesterfield Collars.
(2) I received your invoice and shipment notice, stating that goods were forwarded March 25, via Adams Express. It is now April 5 and the merchandise has not arrived.
(3) As I am now completely out of the numbers ordered, this delay is causing me serious loss of business. Will you kindly verify shipment and send tracer if goods are en route?
(4) I shall be truly grateful if you will give this matter your earnest and prompt attention.

Very truly yours,

Weber Men's Shop.

(1) Our order No. 2361-C, for 257 dozen Chesterfield Collars, shipped March 25, reached us today.
(2) We find on examination that all of Style No. B-167, size 14, are badly soiled and quite unsalable. Doubtless this escaped your inspector in packing.
(3) We are returning these 110 dozen collars with the request that you replace them with fresh stock. This delay is causing us considerable inconvenience, so we shall ask you to hurry them along as quickly as possible.
(4) We shall be grateful if you will give this matter your immediate attention.

Very truly yours,

WEBER MEN'S SHOP.

(1) Your shipment of 257 dozen Chesterfield Collars, our order No. 2361-C, forwarded by you on March 25, has just reached us.
(2) We find that these collars are not up to your usual standard of quality, and not what your description in Catalogue G, of March, 1920, led us to expect. They are of three-ply thickness instead of four-ply, of an inferior grade of linen, and laundered with too high gloss.
(3) Our class of trade is fastidious. We could not sell these collars at the usual price, which we would have to do at the figure you are making. Moreover, they are not the kind of collars we want to sell our customers.
We are accordingly returning them. We trust that you will be able to exchange them for better merchandise, more like that shipped us January last. If you cannot supply us with higher grade goods, please credit our account with the amount of this item.
(4) It is with regret that we make this complaint, for we appreciate the satisfactory service you have always given us in the past.

Very truly yours,

WEBER MEN'S SHOP.

Adapting the Letter to the Schedule.—You will notice that all these letters follow the steps of the schedule precisely:

1. They give definite reference to the order, repeating exactly the number, the date, and the articles enumerated therein.

2. They state the situation clearly, calmly, honestly.

3. They suggest a way out of the difficulty, or name the method of adjustment that will be most satisfactory.

4. They contain a closing paragraph that leaves the reader in good humor.

Besides proceeding in a logical and systematic order,

these letters took three things into account: (1) They took for granted that the annoyance was not intentional and that the dealer was willing and ready to make redress. This gave him a standard to maintain. He had to make good in order to live up to his reputation. (2) They entered their complaints promptly. They struck while the iron was hot. All the details were fresh in the minds of all the parties concerned, and adjustment would not be complicated. (3) These letters were all good-humored and moderate. There was no anger or irritability in them to stir up the dealer. They conveyed a frank request for adjustment that was sure to meet with amicable response from any reliable house.

D. HOW TO WRITE ADJUSTMENT LETTERS

The task of adjusting complaints is not so simple as making them. It is always easier to find fault than to conciliate. To bring a displeased customer back to a state of confidence and satisfaction needs skillful handling indeed. It has been truly said that the easiest thing to lose in business is a customer. When you add to this the cost and trouble of *getting* a customer you will willingly agree that it is worth the expenditure of time, thought, and money to *keep* him.

The causes for adjustment are naturally similar to the causes for complaint, viz:

1. Allowance for short orders.
2. Changes for wrong goods shipped.
3. Explanations concerning delay.
4. Redress for inferior quality.
5. Adjustment for overshipment.
6. Redress for damages in shipping or packing.
7. Corrections for misrepresentations.
8. Redemption of defective merchandise.
9. Apology for wrong address.
10. Adjustment of overcharges.

Form Paragraphs.—Of course there are hundreds of other sources of complaint, and consequently hundreds of other adjustments that must be made. As the purpose is to settle the difficulty without losing the customer, *each individual complaint must receive individual attention.* This does not mean, necessarily, that the form paragraph never can be used in adjustment letters. On the contrary, it frequently can be employed to good advantage in the opening and closing sections of a letter. Indeed, most large firms have these thoughtfully worded, carefully classified paragraphs that may be slipped into a letter of adjustment at a moment's notice. Composed beforehand, frequently they are more courteous and more considerate than a hurried letter dictated every time a complaint comes in. Each particular claim must be investigated on its own merits, naturally. So these forms —or acknowledgments—often are sent out as soon as the complaint is received, the actual adjustment to follow later. Such a form may be printed as follows:

CHESTERFIELD MANUFACTURING CO.
436 Blank Street, Dayton, Ohio.

..... 1920.

Dear .....

Your letter of ..... has just reached us. We thank you for calling proper attention to the difficulty. We are making an immediate investigation. You may expect to hear from us within a few days.

Yours very truly,
CHESTERFIELD MANUFACTURING CO.

Use of Personal Letter in Adjustment.—Many firms prefer to use the individually written letter. This follows the general tone of the form above, but adds the personal touch by mentioning specifically the diffi-

culty and suggesting the method of adjustment to be followed, as:

We regret that your order No. 2361-C, for 257 dozen collars, has not reached you. The merchandise was shipped on the date given on your invoice. We are sending tracer. If the goods are not located within a few days, we will duplicate the order, asking you to return the original shipment when it arrives.

We are exceedingly sorry you have been inconvenienced, and will do our best to hurry the goods on.

Very truly yours,
CHESTERFIELD MANUFACTURING CO.

If you study the above, you will see that it covers these five points:

1. Expression of regret or apology.
2. Statement of records covering case.
3. Promise of investigation.
4. Promise of immediate adjustment if responsible.
5. Expression of regret; willingness to rectify.

Replying promptly puts the customer in a contented frame of mind. He then waits patiently after knowing you are ready to co-operate, feeling assured you are taking the matter up intelligently and conscientiously.

Thorough investigation enables you to ascertain and state clearly—

(a) Whether you are to blame.
(b) Whether the customer is to blame.
(c) Whether the transportation company is at fault.
(d) Who is responsible.

Examine the order carefully, read and digest the letter of complaint, guard against taking things for granted. Look up the order, and if necessary trace it from person to person through all the hands and departments having had anything to do with it. *Know* just how the matter stands before you attempt to explain it.

A *clear explanation* of the error, just how it occurred, even if you find the customer at fault, often will clear up a misunderstanding and save a long series of inquiries and answers.

A *definite statement concerning adjustment* leaves no room for doubt as to what is to be expected. If you cannot grant the claim, say so distinctly, explaining why. If there will be delay in adjustment, make this clear. If you are willing to allow a choice of adjustments, state the different plans from which choice may be made. Often it is wise, even at a loss to yourself, to allow a claim rather than lose a customer—provided, of course, the complaint is genuine and not dishonest.

A courteous handling of all the details, no matter how angry the customer may be, no matter whether you can grant his request or not, will do much toward establishing friendly relations and retaining his patronage.

Among the most obvious errors is that of a *hasty reply*. A partial investigation is likely to result in an unsatisfactory answer. The customer sees that you are not sufficiently interested to find out the full facts about the claim. To tell him he "stated thus and so," without having reread his order carefully enough to ascertain just what he *did* say, will only aggravate matters. Or you may assume that the complaint was justified, that the merchandise is not right or not in good condition, when as a matter of fact everything is exactly as represented. This is an injustice to *you*.

An equally poor policy is an unwillingness to shoulder the blame that should be borne. Nothing is more lacking in business judgment than refusal to take just responsibility for error. It is poor policy to make lame excuses or try to induce the customer to believe the mistake was his.

On the other hand, guard against false claims. One real danger the merchant encounters is the claim of the dishonest purchaser. However, such cases are rare, so where dishonesty is suspected it is best to proceed cautiously. Until your claimant is actually *proved* guilty, do not make accusations of dishonesty. Confine your reply to a simple statement of facts. *This is all that is generally necessary to disarm a false claim.* In case of persistence, repeat your statement and take a firm but courteous stand.

Never leave your customer in a state of anger. The moment you do, he ceases to *be* a customer. Make your reply so clear, tactful, sane, and just that his good will is assured. Even at the sacrifice of profit to yourself or your firm, maintain the dignity of your house and the respect of your patron by showing a disposition of fairness and, if necessary, concession.

Here are two excellent adjustment letters, which follow the system set forth in the outline above:

Dear Sir:

(1) Thank you for informing us promptly of the difficulty with the talking machine shipped last Saturday, May 29.

(2) The instrument was inspected carefully before leaving the factory and its mechanism was in perfect condition. Therefore we feel certain the difficulty is not serious, and suggest that you defer returning the machine until our representative has examined it.

(3) Mr. Caswell will call on Thursday for that purpose. Some slight adjustment probably is all that is required.

(4) However, should anything serious be the matter, or after our representative's visit should you still desire to change the instrument, we will gladly send you another of the same model.

(5) Feel assured that we want you to be satisfied with your purchase in every particular.

Yours cordially,

LYRIC PHONOGRAPH CO.

Dear Sir:

(1) Your complaint of March 25, concerning order No. 269-G, for 500 earthen bowls, has been carefully investigated.

(2) We quote you from your order of March 18: "Please send 500 Yellow Earthen Bowls, No. 64D, @ 4c ea."
Your letter today states that you ordered "No. 510X, White Bowls with Yellow Rims, @ 4½c ea."

(3) As this was not an *entry error* on our part, as you thought, we know you will readily see why we cannot make the change at our own expense, as you requested.

(4) You may, however, return the ware, freight prepaid, when we will immediately ship the 500 No. 510X @ 4½c and credit the balance to your account.

(5) We believe this arrangement will be satisfactory to you, and if you will send us your agreement by letter and enclose bill of lading for returned merchandise we will ship at once.

Yours very truly,

CROCKER MANUFACTURING CO.

However lengthy or brief, every adjustment letter must cover these points. Refer to the outline frequently at first, until its various steps come to your mind readily. Let every letter conform to these requirements. It does not matter whether the account is for fifty cents or five thousand dollars, whether the customer has a small account or is a big buyer, how grave the difficulty or how trivial, *always* see that your letter covers these essential features.

In adjusting a complaint, here are certain requirements that must not be overlooked:

1. Promptness in replying and investigating.
2. A thorough inquiry to fix the blame.
3. A clear explanation of the error.
4. A definite statement of adjustment.
5. Courtesy in handling difficulty.

The following mistakes are to be avoided:

1. An erroneous reply before the facts of the case are rightly understood.
2. Denial of blame that should be acknowledged.
3. Accepting the word of a dishonest claimant.
4. Failure to pacify the customer or make clear your intentions.

If you fail to make allowance for all these requirements, or become involved in any of these difficulties, you are likely to fall short of making a satisfactory adjustment.

E. HOW TO WRITE LETTERS OF INQUIRY

The letter of inquiry purposely has been placed in a class by itself. It should be distinguished from the *complaint* and the *order* letter in that it merely asks for definite information on some particular subject. Its scope is wide. It makes up, together with its replies, the large bulk of business correspondence of the present day.

Though the *inquiry* may lead to an order or a sale, it is neither an order letter nor a sales letter. Though its question may bring about an adjustment, it is not a complaint

letter. The letter of inquiry and its reply, which is known as the *letter of information,* are more literary in style, more personal in tone, more conversational in manner, than any other form of business correspondence. For convenience, letters of inquiry have been subdivided into the following classes:

1. Inquiries leading to proposed purchase.
2. Asking favors.
3. Asking opinions.
4. Asking for recommendations.
5. Asking for references.
6. Asking for information.
7. Applying for positions.

Such letters as those indicated above compose a large proportion of the routine correspondence of business. It is needless to say that letters of this character should be worded with more than ordinary care, be as brief as possible, and courteous to the utmost degree.

There are two things to be considered before you start to write a letter of inquiry: (1) Am I asking for information that I could obtain of my own accord? (2) Shall I put my correspondent to unnecessary trouble in replying?

It is possible that if we *always* stopped and asked ourselves these two questions one-half the letters of inquiry never would be sent. The habit of asking others to do for us what we can accomplish for ourselves is only human. Let us ask as few questions as possible, and *let us never forget the note of thanks that should follow the reply to our inquiry.* Finally, let us never *omit the return stamp* or the self-addressed, stamped envelope that should accompany the unsolicited letter of inquiry.

1. Inquiry Leading to Proposed Purchase.—This letter generally is simple. It may take the form of a request for a catalogue, booklet, price list, circular, or sample. At other times the writer asks for definite information regard-

ing a certain line of merchandise. In such cases he should follow the schedule below:

1. Make inquiries along lines of the firm's advertising.
2. Make your questions clear.
3. Put each question in a separate sentence or in tabular form.
4. State your exact needs.
5. Avoid asking things you already know.

Here again the question of consideration for the other fellow comes in. One should keep price lists and catalogues on file, and thus avoid wasting one's own time and the dealer's time whenever a purchase is to be made.

Here is a clear letter of inquiry:

In the March issue of Z— you advertise a shorthand course that can be learned in twelve weeks. Please tell me—

(1) How many hours a day one must study in order to accomplish this;
(2) How much the course costs;
(3) Whether or not shading plays any part in the system.

I found the Eureka system very difficult on account of the shading, and would like a course in which shading is not necessary.

Yours truly,

2. Letters Asking Favors.—This type of letter should be written with more than customary politeness. Such requests need not be formal, but they should be very courteous. When the favor asked is just one of the ordinary courtesies of business the letter should be as brief as possible. It will contain the steps below:

1. Polite introduction.
2. Brief statement of request.
3. A few words of thanks.

Where the favor is of more importance, and may put the reader to some inconvenience, the letter should be more thorough:

1. Polite introduction.
2. Statement of your request.
3. Explanation of your reason for asking.

4. Expression of willingness to return favor.
5. Thanks for trouble involved.

If you are asking a favor of a firm or a person with whom you have no acquaintance, state just enough about yourself and your reason to show your reader the request is necessary. Below is a unique letter that asks a personal favor:

Mr. James Ross,
St. Louis, Mo.
Dear Mr. Ross:

In the Advertising News of March 31 I see you intend to speak on "Inspiration" before the National Advertising Association. Will you kindly send me a copy of your address, in order that I may quote copiously from your remarks in an article which threatens to become humdrum unless I can use your lifegiving ideas?

I will see that you get full credit, of course.

My desire is to enrich my own poor efforts with citations from the thoughts of my superiors.

Thanking you heartily for this kindness, believe me,

Sincerely yours,

3. The Letter Asking an Opinion.—This is another form frequently sent to the business or professional man. Such requests should be made cautiously and if possible only in case of (1) an intimate personal acquaintance or (2) where some humanitarian cause justifies the inquiry. Big questions that concern the public welfare often call for letters of this type. They should be more or less formal in tone and contain the steps enumerated in the following outline:

1. Statement of general subject.
2. Mention of the important details.
3. Definite statement of object.
4. Reason for asking opinion of person addressed.
5. Statement of how opinion will be used.
6. Thanks for trouble involved.

Here is a letter of this type:

(1) The City of Wedgewood is considering the installation of a lecture course on modern and medieval art, as a feature of the Public Library on Education.

(2) The intention is to divide the course into twelve lectures annually, to be given on alternating Friday evenings, from January 1 to April 1, in the Florentine Gallery of the Public Library.
These lectures are to be free to all holders of library cards who register for the entire course on or before November 10.
(3) The purpose of the course is to foster the appreciation of good pictures and objects of art among residents of Wedgewood—especially the younger generation. The lectures also will be a memorial tribute to the late Isaac Walker, whose generous bequests brought many art treasures to the Florentine Gallery.
(4) We want to know how the people of Wedgewood feel about this project, and are asking a number of prominent citizens to express their opinions.
(5) Your reply will be placed before the members of the committee, who will compare it with the views of other public-spirited citizens.
(6) We assure you of our hearty appreciation of the valuable advice you can give us in this matter.

Respectfully yours,

John David, Chairman.

4. Letter Asking for a Recommendation.—This is a request one may have to make frequently. The recommendation desired may be a—

(a) Recommendation of an applicant for a position.
(b) Recommendation of an applicant for credit.
(c) Recommendation of a school, service, business firm, or bank.
(d) Recommendation of merchandise or product.

Let all such letters be terse and to the point. They should not ramble off into anything not bearing on the subject in question. Their steps should be similar to those shown in the outline below:

1. Statement of request.
2. Why you ask.
3. Promise that information will be kept confidential.
4. A few words of thanks.

The following is a common form sent out by department stores asking for recommendation of an applicant for credit:

(1) Will you please give us such information as you have on file

(2) regarding Mrs. P. J. Jones, of 1251 East street? She wishes to open an account with us and has given us your name as her banking reference.
(3) This information will, of course, be kept confidential.
(4) Thanking you for this courtesy, we are,
Yours very truly,

5. Letter Asking for References.—Such a letter is governed entirely by the degree of intimacy or acquaintance existing between writer and reader. If you are addressing a large corporation where your letter will be opened by someone with whom you have slight, if any, acquaintance, and where eventually it will be handled by a correspondence department, your letter should be very *formal.* The request for reference consists of the points listed below:

1. Statement of request.
2. Name of firm for which reference is wanted, or
3. Kind of position you are seeking.
4. Date, duration, and kind of position formerly held in corporation addressed.
5. Thanks for favor.

The letter below illustrates these points:

(1, 2, 3) I am seeking a position as assistant sales manager in the S. & S. Manufacturing Company and should like to give your name as a reference.
(4) I held the position of secretary to your sales manager, Mr. Brown, from July, 1919, to January, 1920, when I was replaced by a returned soldier.
(5) Whatever recommendation you give will be greatly appreciated.
Thanking you for your kindness,
Yours truly,

Or, if you are writing directly to the person by whom you were previously employed, your request may be put informally, as shown in this outline:

1. Essential facts concerning position you seek.
2. Explanation of value of desired testimonial.
3. Expression of appreciation of favor.

My dear Mr. Brown:

(1) I am seeking a position as assistant sales manager with the S. & S. Manufacturing Company. As my duties there will be similar in every way to the work I performed in your office, a recommendation from you would be of great help to me.

(2) Mr. Sanford, the S. & S. sales manager, knows you personally, hence an expression from you would carry particular weight.

(3) Your kindness will be greatly appreciated, as have been all your favors in the past.

Yours sincerely,

6. Request for Information.—This should be phrased with the utmost brevity, courtesy, and clearness. Follow the chart:

1. State the nature of information wanted.
2. Why it is wanted.
3. How it will be used.
4. Why the particular person is addressed.
5. Anything further that will aid him in replying.
6. Courteous acknowledgment.

Compare this letter with the outline:

My dear Dr. Seward:

(3) I am writing a paper on Tuberculosis to be read before the Community Club, an organization of factory girls.

(2) I have drawn most of my material from your book, "Good Health," acknowledging, of course, the source of my information. There are several points, however, on which I am

(4) not clear. As it is of great importance that this subject be presented to the girls correctly, I am addressing you personally to get the facts.

(1) Am I to understand that the disease can be communicated only to an individual who is run down and undernourished? Or can it be communicated to a normally healthy person?

(2) Can it be communicated through contact with inanimate objects, such as clothing and books, which have been handled by a consumptive?

(6) Since we are both interested in an educational campaign to keep the disease from spreading, I shall deeply appreciate your answering these questions. They may mean a great deal in the lives of those in my audience.

Yours sincerely,

The letter requesting definite information may, with perfect propriety, have its questions placed in tabular form, leaving space for the writer to fill in the replies. This

saves his time and enables him to see at a glance exactly what you want.

F. HOW TO WRITE ANSWERS TO INQUIRIES

Letters in reply to inquiries may require more time for writing but are less difficult to compose than letters of inquiry. Perhaps this arises from the fact that it is easier to write a recommendation than to solicit one, easier to give advice than to take it, easier to engage an applicant for a position than to apply for a position. However, one should not be careless or indifferent in making such replies simply because one is not greatly concerned about the outcome. More big issues have turned on the wording of *a reply to a letter of inquiry* than is realized. If an error is made, a wrong statement given, an unfavorable impression conveyed, the result may mean a lost cause.

In replying to the letter of inquiry, then, proceed with care. The following are rules that will do much to put your information letter on a firm footing:

1. Answer promptly.
2. Be accurate.
3. Be tactful.
4. Answer the questions asked.

Promptness is imperative in replying to the inquiry letter. A day's delay may cause the loss of a position or a sale, or may involve more than you estimate. Do not put off writing such letters until their moment of usefulness has gone by.

Accuracy demands that you read a letter of inquiry carefully and intelligently. Also that you refer to data, files, and previous letters to make your information exact. Also that you do not put off your correspondent with an incomplete reply. Bear in mind that he wrote because he wanted real information. To answer accurately requires thought and care. No matter how busy you are or how inconsiderate you may think your questioner, never forget

that the answering of inquiry letters is part of the routine of business. You perhaps write many inquiry letters yourself in the course of a year.

Be courteous in your reply. However out of the mood we may feel, however impertinent we may think the queries, we should never let annoyance creep into our letter. If inability, caution, or policy prevents your giving the desired information, write a courteous note explaining why.

Tact is one of the greatest assets in answering inquiry letters. Nobody can hope to escape correspondence of this nature. Ignoring it is rarely justifiable, except in extreme cases.

Some kind of answer to every letter is necessary. Tact will tell you how much to say—how much to leave unsaid. Tact will help you withhold desired facts gracefully; it is an infallible aid in such cases. But this is the fine thing about tact—it hides its own presence as skillfully as it conceals things you would rather keep in the background.

Answer the questions asked. This is one reason why you should read the inquiry carefully. Do not include a lot of side details, thinking they will serve as a substitute for the real information your letter lacks. Tell your correspondent just what he wants to know. If there are several questions, answer each separately in its turn.

1. Replying to a Prospective Purchaser.—Replies to buyer's inquiries often may be answered simply by sending a catalogue, folder, or circular, enclosed with price list and order blank. At other times such a letter demands a personal reply. Then the best method is to follow the lead that the writer has given. Read his letter carefully. Describe the features or explain the points that he particularly brought to your attention. Add, of course, any further details that will be interesting or helpful in promoting a sale. Be careful, however, not to bring too much "selling talk" into a letter of this character. The writer has addressed you in good faith. It is not well to thrust a lot

of solicitation at him—any more than you would take advantage of a friendly caller by trying to make him buy something. So let your reply to a letter asking for information about merchandise *be* information about merchandise. Too much about value and advantages suggests that you are unduly anxious to sell. Clear, courteous, prompt information shows him you are businesslike. He sees that he may expect genuine *service.* That's what he is after.

2. **Reply to Letter Asking a Favor.**—This is even more delicate to handle. Again follow your reader's initiative, and show him that you grant *what he asks*—not something "just as good." Unless you can consent willingly, decline with courtesy. Where the favor is something you are asked to *do,* or to give, a brief but cordial little note stating you are granting the favor should suffice. In the case of a more important favor, you will need to answer at length—explaining definitely just what course you are taking.

3. **Letter of Opinion or Advice.**—The writer may explain at length or briefly, according to the nature of the question he is asked to discuss. If for any reason he is unable or unwilling to answer, the reply at least should be gracious.

4-5. **Letter of Recommendation.**—This should not be extravagant in its praise of a commodity, institution, service, or person. Likewise, we are warned against "damning with faint praise." If you have doubts, it is far kinder to all concerned for you to express them candidly than to avoid the issue.

Prejudice is the thing that confronts the writer of a letter of recommendation. It is easy to be overenthusiastic about a person, place, or thing that we happen to think well of. It is equally difficult to judge impartially anyone or anything we dislike. Try to keep an open mind when you answer the letter asking for reference or recommendation.

6. **Letter Giving Specific Information.**—Suit your

answer to the reader's inquiry. Answer accurately, clearly, and in full. Often the reply to such questions may be simplified by reference to printed matter—books, catalogues, pamphlets, periodicals, or special articles that will tell the inquirer just what he wants to know.

The building up of the letter of information follows the principles laid down for routine correspondence. The letter of information should be *prompt, explicit, courteous.*

7. Letter of Introduction.—This is a letter of information. Although it may be written purely for business purposes, its style is that of social rather than of business correspondence. A well-written letter of introduction will conform in structure to the outline following:

1. Formal mention of name of person introduced.
2. Explanation of why the introduction is sought. .
3. Mention of something that establishes relationship.
4. Recommendation of the person for interest, assistance, or courteous attention.

Here is a letter of introduction which is likely to gain the attention and good will of the reader:

Dear Mr. Marshall:

(1) This is to introduce Mr. Robert James, a member of our Bureau of Municipal Research.

(2) Mr. James wishes to study at some length your excellent methods of handling alien inheritance claims. He has learned of the remarkable efficiency with which your several departments are conducted and desires to incorporate some of your methods into our own bureau.

(3) You may remember my having mentioned Mr. James during my recent visit and speaking of his admiration for your able treatise on the subject of *Inheritance and Legacies* which appeared some time ago in the STAR.

(4) Any courtesy you can show Mr. James will be regarded as a personal favor to me.

Cordially yours,

G. HOW TO WRITE CONTRACT LETTERS

The contract letter, as well as the credit letter, discussed later, pertains properly to the order letter, is closely allied with the sales letter, and is related to the letter of informa-

tion. It is given individual treatment because there are certain legal conditions, distinct questions of safety and expediency, that demand special discussion.

Nature of the Contract Letter.—Contract letters are those passing back and forth between the dealer and the customer regarding the purchase of merchandise, service, or investments. Every order letter is, in the eyes of the law, a contract letter. In our previous discussion of the order letter we touched upon the placing of responsibility in shipping goods. We repeat, for the sake of emphasis, that *if the purchaser specifies the route and method of shipment, and the dealer ignores the request, then the dealer is responsible.* On the other hand, where the customer gives no instructions regarding route, the shipper may use his own discretion, in which case the customer is responsible for loss or delay.

This is one phase of the contract letter to be held carefully in mind. But there are other features, bearing more closely upon the validity and binding power of the contract itself, that should be learned by every clerk, correspondent, bookkeeper, stenographer, salesman, and merchant. Indeed, anyone who ever has anything to do with the ordering of merchandise by mail or telegraph should know these things.

(1) *Your contract is legally binding when your letter is officially mailed.*

More delicate decisions hang upon the exact meaning of this term, "legally binding," than you may suppose. A letter is held by the courts to be "legally mailed" when it is dropped into an official letter box or other receptacle provided by the United States Government for this purpose. If you give your letter to a post office employe whose duty it is to collect mail, then your letter is "legally mailed," and the contract—so far as you are concerned—is binding from that instant. You cannot revoke it yourself, nor can the dealer refuse to abide by it. It makes

no difference whether your letter miscarries or is delayed in reaching its destination. You have done your part, and if you can prove that you posted your letter the contract is valid.

On the contrary, dropping your letter into a private mailing box, or giving it to some post office employe whose exact duties are *not* the collection of mail, does not constitute "legal mailing." If a letter posted in this manner fails to reach its sender, you cannot hold the contracting party liable.

A dealer may protect himself against such liability by inserting the following or some similar clause in the contract: "This goes into effect when your order accepting these terms is received at this office."

(2) *No contract is binding until accepted in writing.*

If you write a letter to a dealer asking for price quotations on certain merchandise, and he replies in writing, you must then accept in writing. If you call him up over the telephone and accept his terms, the court does not consider this contract legal. You cannot hold him to his terms, nor can he hold you to the purchase. "In writing," as considered by the court, means by mail or telegraph. An order by telegraph is legally binding upon both parties. But no verbal or telephone acceptance or offer is so binding.

(3) *A contract must be accepted according to the time, place, and manner set forth in the offer.*

For instance, suppose a produce dealer agrees to deliver three carloads of vegetables at a given price and in a given manner, provided he receives your written acceptance of his offer by telegram, at Portsmouth, N. H., on September 24 at 9:30 A. M. To make the contract binding, you must comply with all the terms set forth therein. If you answer by mail, even though your letter reaches him at the specified hour, he can consider the contract void if he chooses, because you did not accept by telegraph. And

the court would uphold his action. Many a costly lawsuit has resulted from some such quibble as this.

(4) *The dealer cannot add any further conditions after you have accepted his terms.*

A dealer makes a certain offer to supply you with goods at a stated figure upon stated conditions, and you write him a letter agreeing to these terms and ask him to forward contract. If he adds a single condition or item to the contract as *it was stated in his original letter—and as your letter of agreement accepted it*—the whole proceeding may be counted void according to law.

(5) *The written acceptance of a contract may not vary ever so slightly from the original terms.*

After correspondence with a dealer concerning a purchase, he may send you a written contract. On reading it carefully you may see some apparently trivial point that you wish to change. If your letter of acceptance adds this alteration, unimportant as it may seem to be, the new clause may make the entire contract invalid, and the dealer can rightfully refuse to furnish the goods under the conditions set forth. Therefore, any change that you wish to make must first be agreed to in writing by the other party to the contract.

(6) *The one who makes the contract may, on request, waive any conditions he wishes.*

Any condition of a contract is legally binding only if the party making it wishes to keep it so. He may forego, on request, any demand or condition he has formerly insisted upon. This does not mean that he cannot be held to any promise he has made. Rather it implies that he may cancel any demand.

(7) *When a dealer, in offering terms of contract, says, "provided you accept this offer now" or "at once," these terms are held to signify "by return mail."*

Of course, such a statement usually is taken to mean, in business parlance, "within a reasonable time." Never-

theless, you cannot legally hold a dealer to the terms of such an offer after the period of a return mail has elapsed.

These things are the most obvious of the many legal "strings" that bind up the contract letter. All are important, but these are essential to anyone concerned with mail-order buying and selling.

H. HOW TO WRITE CREDIT LETTERS

Scope of the Credit System.—Nearly all business in the United States is done on credit. This is not an extravagant assertion. It is a known, proved fact. Indeed, the buying and selling of all the civilized world may be said to be conducted on confidence—for credit is one phase of confidence. Besides the immense amount of merchandise sold on consignment, the bulk of direct merchandising is done on credit. The retailer buys a bill of goods from the wholesaler, payable at the expiration of thirty days. Before the thirty days have expired he has sold the merchandise to his customers, so it is really his customers who pay the wholesaler. The merchant has not been obliged to lay out any money at all.

Credit is a feature of modern business life that has developed naturally through its mutual advantages to dealer and customer. It has become a custom by an unspoken agreement on both sides. Among its visible advantages are these:

1. It allows the dealer to handle a larger amount of business than otherwise would be possible.
2. It increases and strengthens the buying capacity of the customer, enabling him to secure merchandise at the time he needs it. It relieves him from the losses he might undergo if forced to wait until he could make cash payment.
3. It simplifies labor, cuts down expense, conserves time, as business conducted wholly on a cash basis cannot do.

The privileges of the credit system never should be

abused by the house extending it. No reputable firm ever induces a customer to buy more than he can afford, by extending a greater amount of credit than the customer can stand. The reliable house *keeps its credit* sound. And nowhere does it protect its reputation for solidity with greater care than in the credit letter.

Credit letters are of three kinds:

1. Letters asking for credit.
2. Letters asking for information about applicants for credit.
3. Letters replying to application for credit.

1. Letter Asking for Credit.—This properly belongs among letters of inquiry. It should follow the requirements of the inquiry letter in form, content, and make-up. It should be courteous, brief, explicit, and frank. Its parts are set forth in the outline below:

1. Concise statement of request.
2. Statement of business and financial standing.
3. References.

It is useless to make application for credit without mentioning all these things. Never refer to a person for credit recommendation until you have first written asking permission to use his name. Reference to a bank, a large corporation, or other firm with which you have business relationship is another thing. The writing of reference letters by such concerns is just a part of ordinary business routine.

2. Letters Asking About Credit Applicants.—In a large firm such letters are referred to the credit man. Usually they are closely connected with the requirements of the collection department. In fact, the two departments generally are under the sole guidance of the credit man.

Letters asking for credit information are addressed to established agencies, such as Bradstreet's or Dun's, which make a business of furnishing credit information. These letters simply will request a report on the credit applicant.

They are addressed also to banks, traveling salesmen, other customers of the firm, and other concerns with which the applicant does business. In this case they should be more definite in mentioning the kind of information desired.

Communications of this character are clearly letters of inquiry and are developed along methods similar to all other requests for information.

The facts which the credit letter seeks are:

a. What is the reputation of the applicant?
b. What is his capital?
c. What is his ability to pay?
d. How much credit should he be allowed?
e. Should he be required to make "first payment" on receipt of goods?
f. Should full payment be placed at thirty days or longer?
g. If any discount for payment within a designated time should be allowed, how much should it be?

These are the main facts that the credit letter is after. This information it must get. To write a letter tactful enough to secure frank information is the purpose of the credit correspondent. Here is a model letter that handles deftly just such a situation. It is simple and has tact and dignity:

Jones, Wells & Co.,
Waco, Texas.

Gentlemen:

Henry H. Robbins, 225 Main street, Waco, Texas, wishes to open an account with us and has given your firm as reference.

Any information you can give us concerning his financial responsibility and promptness in payment will be appreciated. The information will, of course, be considered confidential.

Whenever we can return this favor in any way we shall be glad to have you call upon us.

Thanking you for your courtesy,

Yours very truly,

3. Replying to Applicants for Credit.—These letters make up the bulk of the credit correspondent's labors. Every merchant, manufacturer, importer, or other business firm

has occasion to handle such letters as these. For whether a business be conducted on a cash or a charge basis, there will be requests for credit. And all these letters should be courteously answered, whether the requests be granted or refused. There will be—

(a) Letters of inquiry to credit applicants.
(b) Letters granting credit.
(c) Letters refusing credit.
(d) Letters extending credit.
(e) Letters reducing credit.
(f) Letters suspending credit.
(g) Letters withdrawing credit.
(h) Letters offering credit.
(i) Advisory letters to credit customers.

If carefully analyzed, every one of these credit letters will prove to be a sales letter. For every credit letter is really a publicity letter. Its object is to build up the reputation of the house, to secure the patronage and good will of the customer.

a. *Letters of inquiry to credit applicants.* The applicant for credit is himself your best source of information. For this reason you can do no better than to write him a letter asking specific information about his financial standing. This must be worded with friendly tact rather than in a way suggestive of distrust.

Many firms send out a form which they call a property statement, with blank spaces to be filled in. Neither form nor letter should ask impertinent questions. They need ask only such questions as have direct bearing on the financial responsibility of the customer. A courteous explanatory note always should accompany the property statement.

b. *Letters granting credit* generally take the form of a welcome to the new customer. They may state definitely the conditions, terms, or regulations of the house, and touch upon the advantages of the new relationship. No letter extending credit to a new customer is complete without

mention of eagerness to serve and a cordial forecast of agreeable future dealings. For your composition of the credit letter, follow detailed plan set forth in letter granting a favor and welcoming new customer, given in Section F, under ROUTINE CORRESPONDENCE.

c. *The letter refusing credit* undoubtedly is the hardest of all credit letters to write. How to refuse the credit but keep the customer usually is the object to be attained. Your letter must not offend. It must never insult. Such a letter should strive to show that your declining to give credit arises wholly from a personal interest in the customer's financial welfare. Make him feel how ready you are to benefit him by special sales, fair prices, and good service. Say enough about these features to take the sting out of your refusal. Keep his good will.

One method of refusing credit tactfully is to suggest a possible way for him to enlarge capital, to improve business conditions, or to increase trade. Another method is to suggest that dealings be upon a cash basis until you become better acquainted and a fuller understanding makes credit advantageous and practicable. We suggest the following as a method around which to build a letter refusing credit:

We thank you for your letter of January 27, and appreciate your desire to place an order with us for restocking your Broad Street Specialty Shop.

Upon looking over your mercantile reports, we believe it will be far wiser for you to increase your present capital by an addition of, say, $2,500 before you enlarge liabilities by purchases to the extent you contemplate. We are interested in your success and would like to see you bring up your capital to a more substantial working basis. In that case we should be glad to open an immediate account.

In the meantime, we are certain your desirable location and the excellent trade you have built up will justify your purchasing for cash on a moderate scale.

Would it not be better for you to go ahead this way for the present? We have no doubt your increased business will provide capital sufficient to justify a credit account in the near future.

We desire to offer you every advantage, and shall take pleasure in supplying the best and newest merchandise at the most favorable prices. Call upon us freely for any service or advice we can consistently give.

d. *The letter extending credit* is approached in the following manner: The dealer acquaints the customer with a new line of goods and expresses his belief that the customer needs them or will be benefited by their purchase. In order to accommodate the customer in this respect, additional credit will be allowed. This idea is woven into a tactful sales letter. Of course it is used only when it has been ascertained that the customer's increased assets justify the extension of his account.

e. *The letter notifying the customer of a reduction in his amount of credit* follows the form and methods of the one refusing credit. Do not make it a point-blank statement implying a loss of confidence. Rather, it should be a suggestion that you are acting wholly in the interests of your customer, so that he may not become involved more deeply than he realizes or incur liabilities that it will embarrass him to meet. The letter may follow a form like this:

We are sending you today, via Seaboard Air Line, the shipment of fall merchandise (your order No. 642Xd) as set forth in invoice mailed from this office August 27.

We have just gone over your financial statement for July. Comparison of the figures set forth therein with those of preceding reports seems to indicate a decline in your resources.

To be perfectly candid and sincere, we fear you are making the mistake that has seriously crippled many merchants. We refer to the danger of overstocking.

We do not aim to sell all we can and get as much money as possible out of our customers—on the contrary, we endeavor to work in co-operation with them. For this reason we feel that it will be advantageous for you to restrict your purchases to $3,500 monthly. Buying in smaller quantities will keep your stocks fresh and moving.

We are therefore putting your limit of credit at $3,500 instead of $5,000, being confident you will see the advisability of this change.

Our new winter catalogue will be ready in a few days and will be forwarded as soon as it is off the press, so that you may take immediate advantage of the unusual opportunities it offers.

Yours for a Successful Season,

f. *The letter suspending credit* may be followed out along the same path as the notice of credit reduction. Tact and common sense should be brought to bear in composing all communications of this type. Here is where the form

letter is of little real service. Each case must be studied individually, handled thoughtfully and from a personal standpoint.

g. *Letters withdrawing credit* are of two kinds:

1. Those where the customer is well meaning but has become involved financially to such an extent that he is not able to meet his liabilities. Such a case requires insight into the needs and motives of your customer. It may be regulated by the letter *refusing, curtailing, or suspending* credit, except that it must be more decisive and final in tone. It should, however, touch optimistically on the possibility that at some future time the customer may be in a position to reopen the account.

2. The second type of letter which withdraws credit is the one addressed to the person or firm that has willfully refused to meet payments or has proved an undesirable customer in every way. It simply states that it will be impossible to continue the granting of credit, and suggests that it will be mutually better if the account is withdrawn.

h. *The letter offering credit* and the one which extends credit as an inducement to buy differ only in the method of contact. Begin in a more complimentary manner, telling the writer that you carry a line of merchandise he needs. Show him you are interested personally in making it easy and convenient for him to purchase from you. Make him feel the advantages of your system, the superiority of your line, and *why* both are best adapted to his requirements. Such a letter will be a first-class *sales letter,* and you can find no better rules for composing it than by following the methods already set down in Chapters II and III, Section Two, and the chapter on sales letters which immediately follows this chapter.

i. *Advisory letters to credit customers.* Such correspondence constitutes a large proportion of the credit department's work. Customers write asking for advice. Besides this, you may offer unsolicited service. Generally informa-

tive, personal, and circular letters are sent out from time to time. These compose what is known as credit education. They consist of—

(1) Letters informing about new merchandise.
(2) Notice of special sales of important values.
(3) Warnings against overstocking.
(4) Suggestions concerning the proper balance between assets and liabilities.
(5) Reports of market conditions and hints of what and when to buy.
(6) Helpful advice about individual difficulties.
(7) Legal regulations regarding credit merchandising.
(8) Suggestions about retail profits.
(9) Helpful ideas about selling, displaying, and advertising goods.
(10) Desirability of promptness in payment.
(11) Information about shipping.

These are the leading subjects, among hundreds of minor matters, that the credit department discusses with its charge customers. Their relationship to the contract and the credit letter is close. Their requirements are all those that have been discussed in *"The Vital Forces of Your Letter,"* with special emphasis always on Dignity, Cordiality, Honesty, Accuracy, Definiteness, Tact.

Above all, *tact.* There is nothing about which the average person is so sensitive as your regard for his financial standing. Best handle him with gloves when you begin to talk about what he can or cannot afford to buy.

CHAPTER II

HOW TO WRITE AN APPLICATION FOR A POSITION

First Think of Employer's Needs.—When you sit down to write an application for a position, remember this: You've got to compose a letter that will warm the reader's interest toward you and your ability. A self-centered letter won't do. You've got to think of the employer and his wants.

Your first thought, then, is to find out, if possible, just what he *does* want. Don't state the things you know, can do or have done, that have no bearing on the present vacancy. What the employer wishes to know is whether you can do *his* work. And that's *all* he wishes to know. Nothing else interests him.

If you are acquainted with the firm or person to whom you are applying, try to analyze the exact requirements of the position before you write. That is a quick way to convince the employer you "know the ropes."

When it is not possible, however, for you to have a definite knowledge of the requirements—as in answering advertisements that are not explicit—try to figure out for yourself just what the advertiser desires.

Lacking this information, state clearly, concisely, your ability.

Keep Your Poise.—Nothing is so easy to overdo as the letter that applies for a job. It isn't a great deal unlike trying to make the man your friend. If you try *too* hard, if you say *too* much, if you strive to be *too* clever or *too* capable, if you seem to overestimate yourself, your effort is likely to fail.

You want to know why this is, of course. Maybe you've written some letters that failed. And maybe you've written others that brought results. (That has happened

to us all, perhaps!) Still, maybe you've often wondered what was really the *right* kind—the letter that gets the job!

Forget Yourself.—Put "me" in the background. Think of him—the employer. Think of *his* wants, not your own. Try to picture in your mind the kind of person he's looking for. Try to visualize some of the desirable qualities of this new employer. Knowing the employer's business, or understanding his requirements through having read his advertisement, you have a kind of background for your mental picture of him and his needs.

Thinking of him and his necessity, your opening sentences should have a welcome sound to him. You naturally say things that show him you are thinking of *his* interests and looking at things from *his* side of it. That pleases him.

He wants a man or a woman to fill a certain position. He is influenced largely by his personal likes and dislikes. He can't help that. He's only human. No matter how broad-minded or unbiased he may be, no matter how experienced in employing others, no matter how good a picker and chooser—he is just plain "impressionable," like you and me.

You like the unselfish person. You like the unselfish letter. You do not like vanity or too much self-assurance in anyone. More do you despise it when it is written down in black and white, where it cannot be rubbed out or atoned for, as might be done in a personal interview.

So let your letter breathe thoughtfulness, consideration, courtesy, modesty, sincerity, and beware of overassurance, exaggeration, familiarity, "clever stuff," or boast of any kind. Be businesslike and brief as possible.

Overconfidence Often Is Disastrous.—If, in your desire to make an impression, you write a letter full of claims as to your ability, your experience, your past accomplishments, your present work for the firm you're about to leave, look out! Your letter is very apt to prove a boomerang.

Of course you tell him all those good things about yourself purely out of your earnest desire to make him see your value to him. You may be ever so sincere in your *object.* You may be ever so free from inflated ego. Yet your very manner of reciting your abilities or accomplishments may get his "bone of resentment," as 'twere.

He may say to himself, "Oh, yes, I guess that fellow fairly hates himself. There wouldn't be room enough in the place to hold him." And he flips your letter into a drawer for filing—or it flutters indifferently down into the waste-basket.

Plain Statement of Qualifications Best.—Your letter should contain a simple, clear, modest statement of your qualifications as they pertain to the particular job you are applying for. Include such things as your education, training, and experience, together with any individual talents that fit you for the position.

The employer usually wants the details of your experience in a letter, even though he expects to hear them at a personal interview.

Backing Up Statement of Qualifications.—There is no better way to add strength to your argument of fitness than by—

(a) Giving names of firms where you have been employed.
(b) Giving good references.
(c) Stating your preference for the employer's business.
(d) Mentioning address or telephone number where you may be reached for interview.

Leave Salary Question for Interview.—Do not mention the salary you want unless you have been asked to do so. That question is best discussed at a personal interview. Besides, there is a bit of keen psychology in the idea of having the prospective purchaser of your service make a bargain with you face to face. As a general thing, you will be the gainer by this method. Furthermore, very often it

is the case that an arbitrary statement of the amount of salary you want, embodied in your letter, will "cost" you a good job, when you might have been able to get that much salary after having talked with the employer and personally convinced him of your ability to earn that much by making your services unusually profitable to him.

Good Stationery and Clean-Cut Typing.—Now that we've gotten our psychology right for the letter that gets the job, we want to look out for its physical appearance. We must use good stationery. The best of linen writing paper is none too good. Or if it is a regular business letterhead, use the best you can get. You often unconsciously judge a concern that writes you by the style of its letterhead. So shall you be judged—by the paper and envelope you use, and your letter's typography, as much as by what you say.

A typewritten application is the thing. Typewrite it and sign with pen and ink, of course. But see that your typewriting is as nearly faultless as it can be. If you're not an expert at typewriting, get someone who is expert to type this letter. It's a very important letter—to you.

Every employer likes to receive a well-arranged, well-typed, clean-cut letter of application. It goes a long way toward improving his estimate of you.

A well-typed letter suggests something more than mere typing skill. It indicates efficiency, respect for the recipient, even good breeding.

Your scrupulous care about your letter's appearance reflects your sense of good form. A well-groomed letter is as welcome and attractive as a well-groomed individual.

Write a One-Page Letter.—No application for a position should cover more than a single typewritten page. If your letter covers but *half* of that page, so much the better.

Much can be said in few words, if you will but study the art of cutting down your sentences. The long ones lose their force. Make them short, but not abrupt.

A splendid plan is to first write out your letter in full.

Put down all your thoughts just as they come to you. Don't mind the form in which you write them down at first. You can correct or revise all that afterward. The main thing is to get the "plot" of your letter figured out right.

Now, after you get down *what* you want to say, you can determine *how* you want to say it. You can do all your condensing after that. Then you go over it for logical sequence and correct form. Finally you go over it for grammatical construction. And if your boss-to-be *should happen* to be a grammarian, then good, clean, correct diction will find its way to his heart.

The Letter That Gets the Job.—To sum up all that has been said above, the applicant for a position following out these suggestions finds he has told his story something like this:

His message to the prospective boss is brief, earnest, sincere.
It is also modest.
It starts right off *thinking of the employer.*
It anticipates his wants—it seems to sympathize with and understand them.
It describes the employer's probable needs, after picturing the ideal qualifications of a satisfactory candidate for the position.
It cuts out self-eulogy, but enumerates the applicant's actual qualifications in a brief, simple recital; hence—
It answers many of the employer's unspoken questions.
It fulfills his expectations.
It pleases, it satisfies, it convinces him.

Here is a specimen of such a letter. It was used by an expert woman secretary who wanted a good position. It puts the employer's interest above all else. That's why this letter got the job:

Dear Sir:

Your advertisement indicates that you want someone who understands what are the real duties of a secretary. She must

——transcribe her dictation accurately, promptly,

——proofread her letters for possible errors,
——receive your callers politely, civilly,
——separate the important ones from those who should wait or come again,
——open and assort your mail,
——make a list of your engagements, reminding you of them at the proper time,
——keep your personal accounts,
——keep your business to herself.

My experience covers eight years of stenographic and secretarial service, with knowledge of bookkeeping, filing, and complete office routine. Age, 26 years.

Let me come and see you. I feel confident of fulfilling your requirements. My telephone is Main 6000.

Yours respectfully,

Below is another letter worthy of the reader's study. It is a correspondent's application to an advertising firm. This letter was not written in answer to an advertisement:

Gentlemen:

A good letter writer is a big asset to any advertising agency. You might have use for one right now. He would not only prove a business-getter in going after new accounts, but could write all letters needed in the mail campaigns you prepare for clients.

Then, too, a good letter writer not only gets business but helps you keep it. His diplomatic letters to clients help smooth over many a ruffled situation.

While not desiring to overestimate my ability, I know how to write effective letters and can prove it to you. I like to write them —and you may remember that Stevenson said, "Art is man's joy in his work."

My equipment is as follows:

1. A good education: college graduate, university post-graduate work.
2. The best kind of experience: first, teaching English, then three years of letter writing with a corporation financing automobile buying entirely by mail. Last two years in charge of all their correspondence.

My age is 28. Married. Can furnish best references.

We might talk it over. No harm done if you don't "buy." My telephone number is Madison 4481 and I shall be glad to come at any hour you say.

Yours truly,

Final Suggestions.—Remember that your application for a position is like a sales letter in several ways. You are selling your services, or "selling yourself." Practically the same principles govern these two types of letters. You

appeal to the reader's self-interest, his needs, his preferences. You lay stress principally on these, winding up by setting forth your qualifications and fitness for the position, your readiness to come for an interview, and making it easy for him to reach you at once.

Never suggest that you "need the position." Nobody likes merchandise that isn't in demand. Rather let your letter tend to show, in the manner outlined in this chapter, that *he needs your service.*

CHAPTER III

HOW TO WRITE SALES LETTERS

IMPORTANT NOTE: This book is so arranged that *the instruction as to each different type of letter is complete in itself.* Beginning with this chapter on Sales Letters, the essentials of a sales letter are *repeated* under each class of letter to which they apply throughout the instruction. This enables the reader to study independently the construction of any particular type of letter. He need not turn to a dozen different parts of the book for his information about that one kind.

Repeated under each classification are the Eight Elements of the Sales Letter: *Purpose, point of contact, obvious reason for writing, explanation or description, argument, persuasion, climax, friendly close.*

Repeated under each classification also are the five separate steps in the development of a letter: *Enthusiastic opening, presentation of proposition, strong argument, proof or convincing reason, climax.*

As this book contains complete instruction on letter writing for every kind of business, and was compiled for the convenience of the widest class of readers, those interested in but one phase of letter writing will find the above arrangement of great value.

The following pages, devoted to Sales Letters, give special attention to—

(A) The selling of goods by wholesale and retail.
(B) The selling of services.
(C) The selling of insurance.
(D) The promotion of real estate sales.
(E) The sale of investments and securities.
(F) The sale of banking service.
(G) School, college, and instruction advertising.
(H) Soliciting book and magazine subscriptions.
(I) Follow-up letters.

Treatment of the Sales Letter.—In spirit all sales letters are the same, but they vary in form. There are many different types of sales letters. Setting down exact rules to fit every case is almost impossible. The practical way is *first* to learn definite rules to follow; *second* to get

the habit of using them, so you will adapt them naturally to each letter you write.

Sales letters are of two kinds: (1) The letter meant to bring an immediate order, and (2) the letter that merely advertises the merchandise. The first class is the *mail-order letter;* the second is the *publicity letter,* designed to be followed by a direct sales letter.

We already have set forth the methods of building up the sales letter. You have learned the details of the mechanical make-up of such a letter. You have become acquainted with its elements. We have discussed what should and should not go into it, and how to arrange your thoughts. Review these suggestions carefully. Give especial attention to the chapters on "How to Build Up Your Subject" and "How to Arrange Your Matter." Become perfectly familiar with the framework, discussed in these preceding chapters.

First, learn to write a practical, logical sales letter, from its "point of contact" to its "clincher," as demonstrated in Section Two, Chapters I, II, and III.

Second, learn to instill into your letter certain underlying qualities of personality, force, emphasis, and originality, as set forth in Section Two, Chapter IV.

Third, learn the principles of *Salesmanship.*

Principles of Salesmanship Those of Sales Letter.—To describe the third and last step is the mission of the following chapters. The laws of successful salesmanship are exactly the same whether the sale is made in person or by letter. Follow the same reasoning. The means of arresting attention, holding interest, creating desire, and influencing decision used by letter are the same as in the personal sale. In just the same way do you secure the good will of your prospective customer, explain your proposition, and "show your goods."

Salesmanship Sells for Future Business.—The sales letter must carry real news or facts of permanent value. It must win the customer's confidence. It must lead him to

feel that he has made a discovery that will profit him. It must lead him to regard you or your firm as a friend, and your merchandise or service as something that meets his genuine need. Good merchandise alone cannot accomplish this result. It takes the element of personal salesmanship to bring the customer to that desirable state of mind.

Why do we go to a particular shop for our marketing and outfitting? Why do we so frequently seek out our favorite salesman or saleswoman? Why do we move toward a certain table in a café? Why do we ask to be served by our favorite waiter? Is it because the produce of the market, the dry goods of the department store, or the food in the restaurant is better than that of its rivals? Not necessarily. Are prices any lower, values any higher? No. The reason is one of PERSONALITY. Our favorite salesman or waiter takes a genuine interest in us and what we want. The atmosphere of the shop convinces us we are getting some special, individual attention. We are pleased —gratified—perhaps flattered. That's why we continue our patronage.

This, too, is the secret of salesmanship. It is the first law. Some have called it the "personal element," the "point of contact," the "arousing of interest," and so forth. It matters little what you *call* it, but *use* it you must. What it *does* is all-important. It *builds for the future.* That is what salesmanship always must do.

Genuine salesmanship creates a desire, encourages people to buy, then converts them into regular customers, and keeps them so.

The successful sales letter is backed by repose and dignity. It is well-mannered and self-assured, like the good salesman. You feel that there is something dependable behind it.

Yet, the good sales letter is friendly. Not effusive—just frank and natural! Friendliness is a big factor in sales-

manship. You find it a delight to be served by a salesman with a genial manner and a ready smile. You somehow "warm up" and want to respond to the sales letter that greets you in the spirit of amiability.

An essential in salesmanship is self-control. Without it the other elements will be handicapped. Nothing is more valuable to the sales correspondent than *self-control.* And the *successful* one has himself firmly in hand.

1. He is not carried away by enthusiasm.
2. He does not give way to discouragement.
3. He does not lose composure at complaints.
4. He "sizes up" his situation, his field, his goods, his prospect, and keeps his presence of mind.
5. He keeps his temper.

It is important that the salesman acquire self-control, but it is even more vital to the sales correspondent. *What goes down in writing cannot be recalled.* The spoken word may be forgotten. You can laugh off a conversational rebuff. But the word that is written *stands.*

Along with self-control come tact and diplomacy. Diplomacy is more than tact. Tact is a quality of the heart rather than of the head. It is the instinctive avoidance of doing the wrong thing. Diplomacy is positive. It guides you forward into the channel of accomplishment, where tact may do no more than keep you off the dangerous rocks.

Diplomacy is acquired by intelligent study.

1. Study your customers.
2. Study your competitors.
3. Study your goods.

1. **Study Your Customers.**—This is merely studying human nature. No writer of successful advertising literature ever went far without an insight into the ways and wants of the human family. Know all classes of people. Find out what different communities are doing. The letter that will interest a Southern planter would have little meaning for the Northern manufacturer. Be guided by

the surroundings, the occupations, and the local interests of the persons you address. Learn to adapt yourself. A letter, however effectively worded, has *no sales value unless it fits.* It must fit the person, the season, the merchandise.

2. Study Your Competitors.—The salesman who is confident that he can learn something from his competitors surely will prosper. Learn everything possible about your competitor—about his goods, his ways of merchandising, to whom he sells and how. You will make more effective statements if you know what other firms who carry your line of goods are doing.

3. Study Your Goods.—Know all about them. You cannot be too familiar with your subject. Know it from the most minute details of manufacture to the fine points about its purposes and uses. There is nothing that will make your handling of the sales proposition more skillful and effective than a thorough knowledge of the article you are talking about. You cannot convince others if you are not sure yourself. Be perfectly acquainted with your customer, your competitor, your merchandise, and your letters are bound to win.

The true salesman is ambitious, persistent. His aim is for something big, and he never wavers. He never loses his ambition. He never grows tired or turns back. He stays on the job. So the good sales letter keeps on toward its goal.

You, as the sales correspondent, can control the situation between you and the reader. To accomplish this you can *make your reader change positions with you.* At the outset your reader controls the situation. He has the advantage because he is being approached. *You* have to go out of your way. You are soliciting him. Your object is to make him ask something of you. This is the situation when you start to write. *Your very first sentence can reverse the order of things.* You should make your proposition so

attractive, your prospect's need for it so clear, that he comes back at you. Then the opportunity is yours.

The purpose of the sales letter, of course, is to *convince* the customer. Unless it carries *conviction* it is not a genuine sales letter. It must make the customer make up his mind. The salesman, of course, must get behind his goods. He must back them up by claim, proof, illustration, samples, or guarantees. Lay the facts before him so plainly, directly, and forcefully that there is nothing left for him to do but decide favorably.

A. HOW TO WRITE A LETTER THAT SELLS DIRECT

Eight Elements of the Sales Letter.—The letter selling merchandise by mail, whether by wholesale or retail, is the most common form of the sales letter. It must have, as already has been stated—

(1) A purpose.
(2) A point of contact.
(3) An obvious reason for being written.
(4) An explanation or description.
(5) An argument.
(6) Persuasion.
(7) A clincher or climax.
(8) A friendly closing.

Arrangement of Sales Letter.—Second, arrange the body of your letter so that its parts follow consecutively, in the following manner:

1. Enthusiastic opening.
2. Presentation of proposition.
3. Strong argument.
4. Proof or convincing reason.
5. Climax.

Instructions for these steps already have been given. If you are not thoroughly familiar with just what they are, turn back and review them before you proceed. For the various types of the direct sales letter are built on this

foundation and will be discussed with the supposition that you know the steps and how to use them.

Double Purpose of Every Sales Letter.—You will remember we have stated frequently that the purpose of the direct sales letter is (1), obviously, to sell a particular article, but (2), fundamentally, to make a permanent customer. The first is the means to the second. You must keep the fundamental purpose constantly in mind. Your uppermost aim is to sell your reader the article you are writing about; but your reason for selling him the article is to secure his permanent custom.

For the purpose of analysis, we shall divide the direct sales letter into three parts:

1. The start.
2. The development.
3. The positive close.

1. The Start.—In starting the letter have something *definite* to say. Your letter must have *direction* at the outset. Interest your reader at the start with something *concrete*. There must be something to give the letter distinction, something to sound its keynote. Launching the subject probably is the most important thing in salesmanship. An alert, straightforward opening, that plunges to the heart of the thing, is vital. Have your reader *with* you from the first. Have him in the midst of the subject before he knows it.

He should never be conscious of any little devices to arrest his thought. That is why it is essential to "begin in the middle." Your reader's need, put straight home to him, and your ability to fill that need! That is the secret of a forceful beginning. To sum up, then, your beginning should be—

(a) Something definite.
(b) Something personal.
(c) The keynote of the thought.
(d) A plunge into the midst of your subject.

Here is a letter that starts off with a direct appeal to the reader's personal need, while it launches right out into the real proposition in the opening paragraph:

Dear Mr. Wilson:

You can save a cent a gallon on your gasoline. On every gallon you buy from today forth!

The plan is simple. And you'll like it. You invest $10 in a share of stock in the ECONOMY GASOLINE COMPANY. This is a 6 per cent, tax-exempt, preferred stock in an established Rhode Island corporation.

Another good opening is a reference to something in which you feel sure your reader will be interested. The following paragraph awakens a response in the very first sentence:

Dear Madam:

As an associate member of the Beethoven Club, doubtless you attended the Madame Homer recital and heard her accompanist on the wonderful Walters Piano.

This is the most highly praised piano in the world, and we want you to know that Leland's is its home in Memphis.

Here is another opening paragraph that catches the reader through direct appeal to his individual interest:

FREE—$325 MOTORCYCLE.—AGENTS, LOOK!

Dear Sir:

Here is your big chance to own a magnificent $325 Two-Cylinder Scout Motorcycle, completely equipped in every detail, with Electric Headlight, Tail Light, Electric Starter, and fine Horn and Speedometer. It will be *given away, absolutely free.*

The reader's own occupation usually is his most absorbing interest. Appealing through it, in a natural, personal way, is a safe means of introducing your direct purpose. The following opening paragraphs relate the two elements—personal interest and direct purpose:

Dear Mr. Smith:

Farming is the nation's biggest industry. The modern farmer is a business man. His business is *Planting and Harvesting*—then *Marketing.*

But no matter how well he may do all three, he profits none unless he saves part of what he makes.

An introduction that has real news value wins the atten-

tion by appealing to that old longing in every mind to learn the latest:

Dear Madam:

You may have thought it impossible to order flowers satisfactorily over the 'phone. If so, we've a surprise in store for you.

There are plenty of other ways of starting a sales letter effectively. Scan the opening paragraphs of the letters in this book and notice the many methods used to catch the reader's attention at the outset. They will suggest endless opening paragraphs for you. They will show how you can link their methods of treatment with your particular problems.

2. **Development.**—There are as many different ways of developing a sales letter as there are subjects to treat. All these various ways fall into five classes:

1. By description.
2. By telling what the merchandise will do.
3. By explanation.
4. By argument.
5. By simple narrative.

The development of the subject by *description* is the first means of creating a desire. It is more an appeal to the "mind's eye" than an appeal to reason. It tells how the article looks, its size, color, style, quality, beauty of finish or form. If the subject is a device, the writer describes clearly its simplicity of operation, its ease, its utility. This is the first essential of mail-order advertising. Of course it requires a thorough knowledge of the subject and a careful selection of details. Right here the sales-letter writer must know *what to leave out.* He should not indulge in generalities. He should make the description *specific.*

There is a good deal in the choice of words you use in description. Select live, expressive words, words that *say something—words that make a mental picture* for the reader. There is much selling power in a good description. It makes the reader *see* the article as though it were before

him. Notice how the following paragraphs describe the goods:

Not long ago a clever English designer in New York conceived several startling and original ideas in making men's clothes. They'll interest you.

1. He doesn't put lining in the coats, except in the sleeves and to finish the seams.
2. Uses no padding in shoulders; builds them out scientifically.
3. Doesn't pack coat fronts with stiffness; he tailors them so that they do not need it.
4. He gathers his fabrics from fine odds and ends of the best tailoring concerns, instead of paying regular high prices.
5. His tailoring ideas, draping, and workmanship instantly attract you. They're the most individual you've ever seen.

For you his methods mean: Better clothes for LESS; that will keep their shape naturally; that will stand folding up without re-pressing; better, more exclusive fabrics at surprisingly low prices; finally, better-fitting clothes than you've ever worn!

The *second* method of development is to tell your reader what the article will do. You may not have heard the story of the colored woman who was buying a washing machine. The salesman made a long talk about the superior mechanism of the machine, how it was put together, the many improvements that the manufacturer had introduced, and so forth. The puzzled old mammy somehow couldn't understand it all. Finally she could stand it no longer. "Young man," she interrupted, "I don't know nuthin' about them pulleys and levers. I wants to know this: Mandy Brown, 'cross the street, has a washin' machine that gits her clothes out at half-past ten. What I wants to know is, If I buy this one kin I git my clothes out at *ten?*"

There is your cue. *What will your article do for the purchaser?* How will he benefit by it? He doesn't want to know so much about how it is made as what it will accomplish for him. The principle is set forth in this letter:

If you have an auto, you use gasoline, and I'm out to reduce its cost. *A real gasoline saver has burst upon the horizon of Motordom.* A saver that *is* a saver! A saver that is practical and perfect. A saver that saves 20 to 40 per cent of gasoline. A saver that increases power from 10 to 20 per cent. A saver that adds 20 to 50 per cent of speed. THE SELDEN GASOLINE SAVER!

What motorists everywhere have been eagerly wishing for. Cuts down fuel consumption, increases power and speed. Makes a self-starter *start.*

A safety as well as a saving device. Used as an air brake on hills, it saves brakes and broken bones. Insures perfect combustion, lessens formation of smoke and carbon. Makes low-grade fuel *do the work* without damage.

The *third* method of development is by *explanation.* Just how this differs from the two preceding steps is an important thing for you to master. Explanation has to do especially with *some one vital point* of superiority or individuality. It is not general. Suppose you are selling a particular safety razor. Naturally, you will not stop to explain what a razor is or what to do with it. What you probably will tell is *the particular feature* that makes the razor better than any other. That is explanation. *It tells why.*

You are selling a food product. What element makes it more nutritious, wholesome, or palatable than others? You are writing about a machine or utensil. What feature makes it better than certain others? Whatever your product, bring out its individual characteristic. Tell your reader the big reason he ought to have it in preference to others. This is explanation. Note the explanation following:

It is a wise, wise fire precaution—by far the most practical and potent of preventive measures.

The sprinkler system may reduce your insurance, and has its other virtues, but *your store must be actually burning* before it goes into action, and even if effective the water damage is almost as great as that caused by the fire.

An INSTANTANEOUS Fire Extinguisher *never lets the fire reach the sprinkler-operating stage*—therefore, no damage except in the one small area where it started.

An INSTANTANEOUS Fire Extinguisher puts out oil, paint, benzine, or gasoline fires when water only *feeds* them; it has 50 feet of hose, shoots a 90-foot stream through narrow places, and may be rushed *anywhere* in jiffy time.

Fourth, development by *argument.* Use it with caution. Abused, it becomes mere stubborn insistence. You cannot convince your reader that way.

There are two methods of argument, however, that are

safe and sane and rarely fail to carry conviction. These are the use of facts and figures and the employment of *comparison* and *contrast.* The reason both of these methods are effective is clear. They allow the reader to convince himself. They present the case. It is so strong he cannot resist.

The use of facts and figures is the strongest method of development that can be found. What the article really *is,* what it *has done,* cannot be disputed. Its force, its value, its inherent quality, stands out vividly. Comment will be unnecessary. There are the facts. There is the truth. The reader can see for himself. The following paragraphs quote facts and figures effectively:

CERTIFIED DISTRIBUTION: *I offer you a certified circulation.* Every thousand books containing your advertisement will be certified by superintendents of schools to which the books are sent. *I will furnish you with a complete list of the towns in which these books are distributed.* The circulation of the Garland Music Series is in small towns, villages, and township schools. Most States do not compel township schools to adopt music as a regular study. These schools, invariably pressed for funds, will welcome the lower prices we offer them because of our advertising revenue. An advertiser in the Garland Music Series is buying guaranteed circulation for each book actually in use, to be evidenced as stated above.

PERMANENCY: *These advertisements will be placed in the Garland Music Series so that they cannot be removed during the life of the books. There is no possibility of their being torn out:* the reverse side of every advertising page will contain a song or portion thereof, without which the book would be incomplete. The permanency of your advertisement thereby is assured.

We are restricted to the admission of the very highest class of advertising copy, such as Food, School Supplies, School Shoes, School Clothing, Toilet Articles, Pianos, Typewriters, Talking Machines. Even with these subjects we exercise a rigid censorship over the matter and illustrations used.

Contrast and *comparison* should be used cautiously. The great danger is the temptation to "knock." Knocking weakens an argument. The kind of knocking to do is constant hammering on the virtues of one's own article. You may show that your merchandise is superior or better value or lower priced than others, but do not mention

"others." Adopt this as an invariable rule. This paragraph introduces contrast and comparison:

The polishing cloth has come to stay. It's a time, toil, trouble, and temper saver. It's economical, efficient, ever ready. *Necessity* was the mother of the Shino Cloth. You want the best in this new article of widespread utility. There's a best in everything—in polishing cloths it's the Shino.

It does away with liquid polish; gives better, cheaper, quicker results. For polishing furniture or metals in homes, stores, banks, garages and other buildings with least effort and time loss. The Shino Cloth is tried, true, triumphant.

The polish is in this cloth to stay. It has the same consistency Josh Billings said was in the postage stamp—"sticks to its job till the finish."

Fifth, developing the letter in the *simple narrative form.* This is pleasing, natural, and effective. You simply tell the story of your product. Or perhaps you introduce a little illustration or simple human anecdote about its popularity, usefulness, or durability. The main thing is to consider your reader and let your story be adapted to his needs, tastes, and conditions.

This letter makes good use of the narrative style:

Dear Madam:

I write from New York because I thought you might like to know of my stroke of good luck in closing a large purchase of Oriental Rugs before the rise in prices due to the European War.

Part of this magnificent collection we had laid aside several months ago and made a payment on. I came to New York, selected several hundred more choice pieces, and drove a hard bargain, just before the general advance, with the well-known importing firm of McGee & Co., of New York, who emphatically stated I was the last man buying in the market to get rugs at the prices I did.

Having bought the entire lot for cash at a low figure, I have determined to put on a sale of Orientals such as Dallas never has seen. The rugs themselves, and our prices, will prove to you that we really want *you* to share some of our good fortune.

3. The Positive Close.—The third portion of the letter we will designate as the *positive close.* It is more than the climax or clincher already discussed, although it includes both of these elements.

It is the gradual wind-up of the letter. The word "gradual" is used advisedly. The close must never be

abrupt or sharp. It must grow naturally from the body of the letter. It has one mission, and one only: It *helps the customer to choose.*

The clever salesman, after showing the undecided customer a variety of goods, *helps him to make up his mind which to select.* He does not come right out and say, "Take that or this." Certainly not. He uses simple suggestions, skillfully made at the proper moment. That is just how the sales letter helps the reader select. The writer advises, hints, suggests—strongly, positively—but not too insistently. He puts the reader in the right frame of mind to decide for himself.

Frequently he suggests something definite for the reader to do. If he is a wholesaler selling to a retailer, he offers an idea about advertising, window display, or demonstration of the goods. The reader sees the plan is excellent. He realizes it will benefit his store. He decides to adopt it. This necessitates buying the goods.

The writer sometimes asks the reader to "try it at our expense." Such a statement may mean—according to the policy of the house—a sample, guarantee, trial order, or "money refunded if you are not satisfied."

Again, the suggestion to do a certain thing may be merely advice to order before stocks are exhausted, before the season is gone, or before it is too late to be advantageous.

Close your letter in time. When you have presented your entire proposition, and brought your reader to the point of decision, do not add on phrases that weaken your argument and tear down all you have so carefully built. Here is a letter that has a good, timely ending:

FOUND—A CARBON REMOVER THAT
COSTS LITTLE AND DOES MUCH!

Dear Sir:

You've found it! An inexpensive mixture that does the work. It saves time, trouble—and a whole host of your jinglin' dollars as the year rolls round.

You need this *right away.* It saves repair bills and engine

troubles. It increases the power and speed of your car from the day you use it. *It's one of the few things that cost little and are worth a lot.*

By mixing with gasoline several common chemicals bought at any drug store, you've a carbon remover that goes right in, loosens all carbon in your cylinders, and cleans the valves, piston rings, exhaust pipes, and muffler.

You don't lose the use of your car for a moment. The carbon remover gets in its work while your car's running. And it does the job thoroughly.

This means cash to you. It also means a trouble-proof car. Your engine will develop its maximum power, run smoothly, and pick up speed at a touch of the throttle. You get the maximum mileage out of each drop of gasoline used.

Send us 50 cents in an envelope today. A post office money order or 25 two-cent stamps will do. Get those right off in the mail and we'll send you a full pint of this money-saving fluid, so you soon can see for yourself just what it will do.

Every day you delay costs money.

Yours truly,

B. HOW TO SELL SERVICE BY LETTER

The letter which sells service is a distinctive form of sales correspondence. It stands in a class by itself. That is because the writer has nothing concrete, nothing material, to offer. His is a marketing of intelligence, of experience, knowledge, ability, effort.

Service differs from a material article in that you cannot tell what the object looks like, although you may say what it can do. You cannot tell how it is constructed, but you may explain how it was acquired.

Elements of Service Letter.—Like other sales letters, the letter which sells service must have these elements:

1. A purpose.
2. A point of contact.
3. An obvious reason for being written.
4. An explanation or description.
5. An argument.
6. Persuasion.
7. A clincher or climax.
8. A friendly closing.

Arrangement of Service Letter.—The subject matter should be arranged so that its parts follow this order:

1. Enthusiastic opening.
2. Presentation of the purpose.
3. Strong argument.
4. Proof or convincing reason.
5. Climax.

The text of the letter must be governed entirely by the type of service you have to sell. This form of sales letter should keep as closely as possible to the subject under discussion. The service letter should never deal in generalities.

Two Kinds of Service Letters.—There are two kinds of service letters: (1) Those which sell the service of brain and (2) those which sell the service of physical labor. One kind of service usually involves the other. The only difference in getting at either of these types is that the service of labor is easier to describe in its visible results. Yet the service of brain may be more far-reaching in its effect.

Among the kinds of service sold by letter are:

Service of Brain	Service of Physical Labor
Advertising	Printing
Selling	Building
Accounting	Repairing
Banking	Decorating
Engineering	Shopping
Surveying	Transportation
Architectural	Telephone
Art	Messenger
Medical	Cleaning and Dyeing
Legal	Tailoring
Appraising	

The above are not offered as complete tables, but merely suggest the nature of service that may be sold successfully by mail.

There are three things that every service letter should do:

1. Uncover a need of the customer.

2. Link his need with your ability to serve.
3. Convince him of the superiority of your service.

1. How to Uncover the Customer's Need.—Have some knowledge of his condition, business, ways of living, working, and playing. You may think this is not possible. But it is. More than that, it is absolutely *necessary.* It is done by classification. Address your letter to a certain type or class of persons. For example, the letter that would appeal to farmers should not be sent to mechanics. Letters to doctors, lawyers, housewives, school teachers, actors, society women, students, any class of employes, members of a church, community, club, or organization are distinct in themselves and should be worded differently. This is far more necessary for the service letter than for the merchandise letter. You might be able to sell ready-made clothes to a large, general group of men—all from a single letter. But to sell *custom* tailoring you must consider the habits, tastes, customs, and social needs of the prospective customer. The same rule holds good with all service selling.

In the opening paragraph quoted below note how this classification of readers is carried out. The letter, addressed to doctors, handles its subject matter from the angle of the medical man's interests:

GREAT GOOD NEWS FOR YOU, BUT
ROUGH ON THE MIDDLEMAN!

Dear Doctor:

Yesterday's ideas of medical practice perhaps had their flaws. So with making and selling pharmaceuticals! Today we've come with good news for you—but it's rough on the middleman.

We make pharmaceuticals and sell you *direct.* The middleman is cruelly left out. You buy from us at 25 to 40 per cent less. Here's a vital saving of money, time, trouble—often temper. Better supplies, prompt, appreciative service.

The above letter, like that below, combines service and merchandise selling. The following is addressed to business men. Note how it gets their point of view at the outset:

Just to prove that I wish you well, I hope you'll get the "'phone

Berry" habit when you need printing. That is, ambitious printing—printing that has a purpose, a real aim, a genuine success-spirit!

That "'phone Berry" habit is worth while. It's progressive, it's profitable. It pays 200 cents on the dollar, just like ALL good-looking business literature.

Here is the opening of a letter to stock raisers and farmers. Observe how it comes straight to the point and sizes up the individual need:

You'll find the Imperial Serum laboratory five blocks south of the Sioux City Live Stock Exchange. It is located where there's plenty of space. There are unequaled facilities for the care of its serum herd and the preparation of its products.

The next letter is addressed to builders, contractors, and real estate men. See how it considers the precise needs of the class of readers who will receive it:

You want the interior finishing of your building right. And you're willing to pay a price that's right.

Your woodwork, whether stained or left natural, requires a varnish, not only to protect it, but to beautify the natural grain, clear, brilliant, durable!

That million-dollar St. Elmo Hotel in St. Louis is DE VERE VARNISHED.

The above examples show how the salesman of service can adapt his needs to particular types of readers. Study the opening paragraphs of the service letters in this book. They show the methods used to get in touch with a certain class of people.

2. Link His Need with Your Ability to Serve.—How to get *the point of contact,* to make the reader feel that he needs your service, is the aim of this class of sales letter. You cannot accomplish this end by talking exclusively about yourself. Such a course excludes the reader and destroys his sympathy. Nevertheless, you must introduce your object, forcefully, directly. It is best done in this way: *Connect his need with your capacity to satisfy it.* Join them skillfully. Leave no weak link in your chain that can allow your reader's interest to break away from the thought of your capacity to serve him. Make his interests so wholly

yours that no side issue—no thought of a competitor—has a chance to creep in. You can do this by—

Sympathetic understanding of his needs.

Intelligent presentation.

Enthusiastic desire to please.

We quote from a letter selling fur-storage service. It displays how an intelligent understanding of the reader's needs can be linked with the service advertised:

PROTECTION AGAINST FIRE, MOTH, THEFT, AND EVERY OTHER CHANCE OF LOSS

Dear Madam:

Our wonderful Fur Storage Building is one of the finest in the city. It has the very lowest rate obtainable—$1.75 per thousand.

This is proof positive of the unquestionable protection I offer you. I will store your furs for the summer at the rate of 3 per cent, which includes my PERSONAL SERVICE, thorough overhauling and glazing of your furs—even replacing a button, a loop, or any other reasonable minor repair found necessary.

Give attention to this letter selling electrical service. Sympathetic understanding is the link that unites the reader's need with the writer's purpose:

You want electrical work done by one whose ideas and experience can save you most.

Not simply by "an electrician," who does the work regardless of better and less expensive ways for you. He's there to sell you his time and material, and naturally wants to sell as much as he can.

I offer you something vastly different: *A Personal, Painstaking Service* that gives you every possible advantage, in saving, better construction, and more convenience.

The enthusiasm behind this bookbinding service letter to publishers and printers tends to create a bond between reader and writer:

Dear Sir:

It will pay you to let us figure on any limited editions of fine books you want bound artistically. We do *quality* binding exclusively. Having spent our lives at the work, it is an *art* to us—not a mere trade.

You may be entirely satisfied with your present bindery on *quantity* work. But we have something very unusual to offer you in *exquisite workmanship on small editions,* and besides perfect handicraft we offer you real service and efficiency. A trial order

will fully convince you we are the right people to bind your limited editions.

Robert Louis Stevenson said, "Art is man's joy in his work." Our work is a great pleasure to us. The delight we take in making artistic books is equaled only by the gratification they bring to our customers.

Be sure to telephone Grant Square 446 whenever you have a limited edition to bind. We're confident we can please you.

Yours very truly,

This restaurant letter has enough humor to make it crisp and bright without being too funny:

Dear Mr. Brown:

When you are hungry and the cook is away, or the good wife is disinclined to fix something, remember *that new restaurant in the C. & E. Depot.* In fact, if you remember to go there you won't forget to go again.

We're all alike about food. We want it *just so.* If it isn't just so, we never go back. A man's palate has a long memory.

Now, the memory your palate will take away from the C. & E. Depot Restaurant will be one of *expectations gloriously fulfilled.*

We serve the best. It is cooked right. It is served deliciously —and on the dot. Our prices are the lowest that good food can be served for. Make us prove this! We *can,* the next time you're hungry.

Yours truly,

3. The Service Letter Must Convince.—After making sure you have cemented your reader's attention and fixed his mind on your line of service, convince him of your ability to serve. This may be done by dwelling upon—

(a) Training and preparation.

(b) What has been done for others.

(c) Results as shown in finished work.

(d) Particular understanding of the service the reader needs.

(e) Details of how work is handled.

(f) Features of your service that distinguish it from others.

This letter gives explicit details of how a hospital association service is useful to the reader:

A doctor whenever you need one; at your home, at your office, at the hospital—anywhere;

A trained nurse whenever she's wanted;

All medicines and surgical dressings prescribed by your physician;

An ambulance always within call;

Your hospital bill all paid;

A whole year's protection for you in sickness or accident.

And no examination, no fuss, no red tape, no trouble to you—all you pay is $10 for the whole year—$16 if you are married, $4 for one child; $3 for each additional child. And you needn't pay it all in cash—small monthly or weekly installments, whatever is easiest for you.

Here is a dentist's service letter that shows an understanding of what the reader wants:

So many physical ailments are due to imperfect teeth, it is unwise to neglect the smallest tooth trouble, especially when you've a dentist right in the neighborhood and can easily remedy it before greater damage is done, both to your teeth and your general health.

If your teeth, or those of any of your family, need attention right now, I shall be glad to examine them and give you a frank, honest opinion, free of charge.

Another type of service letter used by a collector who has a special plan that distinguishes his methods from the ordinary:

No matter *how* busy you are; no matter *how* big or important your other mail that came with this—make up your list of *long-dues* right this minute.

Get 'em off your mind, off *their* consciences. For they *have* consciences, and we'll show you how easy it is to reach them. Our system of collection locates the conscience and the cash.

Through efficient, earnest effort we have perfected a service that goes farther than the ordinary. And, where others might leave off, ours is like Commodore Perry: "It has not yet begun to fight!"

An editorial service tells what has been done for others:

There are lots of men and women really unconscious of their own ability until our reading of their manuscript *discloses the groundwork of a genuine literary gift.* That elusive, strange power oft slumbers within them, all unawares. Or, if they are aware of it, more often the ambition is but *half awakened,* as is manifest in the 'script they write—*until an intelligent reading at experienced hands,* and the pointing out of certain simple faults of technique, unexpectedly brings the glad realization.

And from that day they begin to write, write, write, with a strange, new, wondrous fire, a freedom and a mastery of description that astonishes all their friends and loved ones, and delights the editors who are eager and anxious for the stories and plays

of new writers with all their new ideas, youthful coloring, unique plots, and novel endings.

You can't play upon cheapness in a service letter. Neither can you say it's the "only" service worth while. Build upon the *character and superior quality* of the service you have to offer. Make your reader *forget* the others.

We are reproducing in full a splendid service letter that (1) uncovers the reader's need, (2) links that need with the writer's ability, and (3) carries unmistakable conviction:

WARNING! LOOK OUT FOR THE LITTLE EXPENSE MICE THAT GNAW HOLES IN YOUR PROFITS!

Dear Mr. Gorman:

Beware of the needless leaks! Catch the unexpected losses.

No matter how sure you are of your books of account, little elusive drains are costing you something every day. Let us prove this to you. We can come into your office right now and point out many vital economies you can put into effect at once.

Like other busy men, you're *too close* to your business to see these defects, losses. So are your employes, however efficient. It takes *somebody from the outside.*

Your clerks are honest, competent—yes! But they've had little opportunity to study the newest loss-checking things in accountancy, the minimizing of your overhead.

We can save you many times the cost of our service. And we can do it *right away.* Your business may be economically run, but it should be *absolutely loss-proof,* and we're ready to make it so. Where we've made audits the systems are perfect, the expense is scientifically *held down. Let us go over your books and do the same for you.*

Mail the enclosed card today. It merely brings us to talk things over. Not the slightest obligation! And suggestions you'll appreciate.

Yours for Efficiency and Economy,

C. HOW TO SELL INSURANCE BY LETTER

Selling insurance is a profession peculiar to itself. Each man engaged in it is bound to find his own particular angle, his favorite point of contact. His ways of handling its problems must be his own personal methods. They will be characteristic of his own temperament, acquired through his own experience. Why one agent writes five times as much insurance as another is not so much a problem of

salesmanship in general as it is a matter of personality—of knowing by instinct how to meet the prospect on his own level. It has been said that "each insurance agent has his own peculiar way." In like manner, the insurance letter has its own peculiar way. It must be based on personality, individuality, and meet the prospect on his own level.

Elements of the Insurance Letter.—One must remember that letters selling insurance are sales letters in every sense of the word. Thus they possess the eight elements of the sales letter:

1. A purpose.
2. A point of contact.
3. An obvious reason for being written.
4. An explanation or description.
5. An argument.
6. Persuasion.
7. A clincher or climax.
8. A friendly closing.

Arrangement of the Insurance Letter.—The letter selling insurance, like all sales correspondence, will have in the body these qualities in the order indicated:

1. Enthusiastic opening.
2. Presentation of the proposition.
3. Strong argument.
4. Proof or convincing reason.
5. Climax.

You have already studied these steps as set forth in Section Two. They mark the foundation of every insurance letter. Upon this basis you erect your special argument. You add the essential properties of *insurance* salesmanship.

How to Reach Your Prospect.—One of the vital missions of the insurance letter is to *reach* as large a number of prospects as possible. We emphasize "reach" intentionally. We do not mean that the letter is simply sent to a large number of persons, nor casually read by them. It must *reach*—that is, *attract, interest, and influence* them.

The insurance letter must strike home. There are many competitors in the market. You must make the prospect *think* about your proposition, and think *now*.

The way to reach the largest number of prospects is to *discriminate* in your choice of arguments. Learn to make your argument fit the situation, while appealing to "many men of many minds." This is the problem of the writer who seeks to reach the largest number of prospects. It's easy when you can confine your letters to a certain class. Then you may be guided by age, occupation, financial standing, and similar considerations in your method of appeal. In the same way, the personal letter is easier to handle. Here you know something of your reader's situation. You are familiar with his environment. Hence you can find the right kind of argument for his particular case. But in the form letter, where you cannot study each case in advance, you must employ judgment in your choice of argument.

It is well to study your case in advance when you can. At any rate, classify your letters. For, though human minds work along similar lines, the kind of argument that moves one man may have little effect upon another. Most busy types of men, for instance, want "everything down in black and white." They want the details quickly, briefly—almost bluntly.

Mutual business respect is a safe platform on which to build any letter. Let your insurance sales talk show that you have stability, reserve, dignity. Let it *inspire* respect, and let it *show* consideration for your prospect's affairs.

One of the best methods of establishing respect for your proposition is by allusion to your company's business growth, its standing, history, and other statements showing solidity. This usually will influence the man of sound judgment. It is a guarantee of stability. Then follow the law of the sales letter and relate your proposition to your reader's need.

The *quoting of statistics* has an appeal. A prospect is interested in live facts and figures. If you tell him that last year in the United States there were 175 accidents to every fire you have given him a bit of information that has *news value*. Whether he cares anything about your proposition or not, he will read the *news* item. If it does not set him thinking about taking out an accident policy, it at least puts him in a *receptive* mood. When you explain that "58,000 persons are killed yearly in the United States, making an average of about one in each nine minutes," you start him thinking about the hazards he encounters daily. Again, if you inform him that one death out of every ten is by accident, he has something definite to remember and to make him think of your policy. And such is the psychology of the human mind that the thought may stick whether he wishes it to or not. In that way you have *reached* your client.

It is not the purpose of this chapter to dwell on the various forms of insurance. Life, accident, health, casualty, fire, flood, income, storm, war hazard, sickness—each bears its own particular line of appeal. We shall treat of but two general classes—life and fire insurance letters. These may safely be accepted as guides in any form of insurance correspondence.

A. THE LETTER THAT SELLS LIFE INSURANCE

You must consider at the outset that the prospect should be addressed from one of two angles: either as the man who carries *no* life insurance or as the man who carries *insufficient* life insurance. Whenever possible, determine to which class he belongs, for your point of contact can best be regulated by this information. Then write your letter around these two situations, keeping in mind their distinct viewpoints.

But sometimes you will want to send out a *general insurance sales letter* covering the two classes in one. Then your letter must touch on both points.

The Man Who Carries No Life Insurance.—The man who carries no life insurance must be aroused and made to realize how shortsighted he is. You must appeal to him—

(1) *Through sentiment,* by picturing the helpless position in which those dependent upon him will be placed should they be left without means of support.
(2) *Through self-interest,* by discussing the financial advantages of your particular line of insurance, the benefits of paid-up endowments, or whatever is the distinguishing feature of your company's policies.
(3) *Through reason,* by appealing to his judgment, to induce him to consider your proposition as a profitable investment.
(4) *Through his pride,* by setting forth that no progressive, foresighted, thinking man is without insurance today.

By such devices the man who carries no life insurance may be aroused. This should not be undertaken in a manner he will resent. There are some men who, when approached on the subject of life insurance, feel that they know as much about the matter as does the agent. Make your appeal carefully. He probably is already convinced he needs insurance, but heretofore has neglected the matter. Convince him that he needs it immediately. Give him a few statistics that vividly bring home to him his mistake in delaying this important step. Show him figures, tell him an incident or two of families left destitute—and draw a comparison that clinches your argument, as does this letter:

Dear Sir:

If a man told you you didn't support your wife and children, you'd be ready to knock him down. Yet if you die without leaving any insurance, that's just what you will have done. Your dear ones will be unprovided for. They'll be left out in the cold—dependent upon others.

And you, the kind father, the loving husband, who denied them nothing in your life—you will have left them in just that fix. Not because you meant to, but you were just a bit thoughtless. You didn't realize life was so uncertain.

Stop and think! The "flu" epidemic proved that the healthiest

men are sometimes the quickest to go. Their lives are snuffed out like a candle—sometimes in a few hours.

Influenza killed thousands—

It crippled incomes—

It left people without support—and these unfortunates might have collected insurance money all their lives.

You are now alive and well. Everything is all right so long as you are here to provide for your family. Insure while you can. Protect your loved ones against the uncertainties of Providence. Don't be the man who wouldn't listen.

Fill out the enclosed card. It is more important to you than it is to me. I have the right policy for you, at a price you can afford. You never will be sorry you took this step *today*.

Yours truly,

In the letter above you merely try to get an inquiry by showing the absolute necessity of life insurance as a whole—not of any particular life insurance. Next comes *following up* your inquiry-getting letter with strong reasons why the insurance you offer is the best that can be had. Here is your sales talk. *Tell what your policy can do.* Tell what it can do for his particular case. Write your letter along these lines, following, as we have suggested—

(1) The elements of the model letter.

(2) Logical arrangement of your subject matter.

(3) Argument—arousing your reader to his immediate need of insurance.

(4) Clincher—the adaptability and superiority of *your* policy.

If you follow these points carefully, you will be surprised at the good results such a letter will produce.

The Man Who Carries Some Life Insurance.—The letter addressed solely to the man who already carries some life insurance must follow different lines. You can often move him best by suggesting that the value a man puts upon himself can be estimated by the amount of life insurance he carries. For instance, many a man whose earning capacity for six months averages $10,000 will be found to carry only $10,000 life insurance. Ask such a man if he would be willing to pledge his entire services for the rest of his life for $10,000. Show him this is about what he is

doing when he insures for no more than that figure. Make him see the inconsistency of keeping up only enough insurance to cover his earning capacity for six months. The successful man sets a high estimate on his personal value. Cater to this tendency, and permit him to feel that *you also* appreciate his value.

It is vital to show the prospect who is partially insured that he has urgent need of your service. Give him a portrayal of the superior features of your insurance. Describe the sense of security, peace of mind, and feeling of independence that will be his through your policy. Talk about its returns as an investment. Discuss hazards. Dwell on the human side of ample life insurance. Impress upon him its advantages. Speak strongly of the justice he will be doing those dependent upon him, giving them adequate protection. Emphasize the paid-up endowment fund. Leave no doubt that your policy is the cheapest, safest, easiest, sanest way to provide for his own and his family's future.

The outline of your letter will be the same as that of the letter to the man who carries no insurance:

1. The elements of the model letter.
2. A logical arrangement of subject matter.
3. Your argument an appeal to his estimate of his own value.
4. Your clincher the adaptability and superiority of your policy.

The insurance letter developed along these lines gets results.

Combining Letter to Insured and Uninsured.—Combining a letter to these two is not difficult. Merely unite the *third* step of both letters into a strong talk emphasizing not only the necessity of life insurance but of *sufficient* life insurance to protect the beneficiary.

The first, second, and fourth steps are identical in the

two kinds of letters. Below is a life insurance letter that fits either or both cases:

Dear Mr. Brown:

There's a sensational new life insurance contract that combines all the best features of all the best policies in one. It's the marvel of the age, backed by 150 millions of assets. Its liberality, its broad, daring features, will amaze you. And with all its wonders, it's low priced.

Think!

—It pays your wife 5 per cent on principal sum for life.
—She gets $50, $100, $200, $500 a month in advance.
—At her death the full amount of the policy goes to your children or estate.
—Also covers you against accident and disease.
—Your wife gets double, and your children get double, if you meet with fatal accident.
—If disabled by accident or disease, you pay no premiums, but the *company pays you a monthly income for life.*
—Yet what you draw doesn't come out of the policy.
—Your wife also gets her 5 per cent for life just the same, and your children get the full sum when she passes away.

This new policy is a masterpiece of insurance. No thoughtful man can overlook it. It makes every other policy seem obsolete. Every alert man must get this startling new contract. *He's cheating himself unless he does!*

Investigate, no matter *what* insurance you now carry. I've arranged to give you complete information with least waste of your time. Fill out the enclosed—mail today.

Sincerely yours,

B. THE LETTER THAT SELLS FIRE INSURANCE

As in life insurance, letters selling fire insurance may be separated into two general classes: (1) Those addressed to prospects who carry no fire insurance and (2) prospects who carry insufficient insurance. Fire insurance letters will be more effective and more easily handled if addressed separately to the two distinct classes of risks. Again, like life insurance letters, they may be combined with little difficulty into a strong general letter covering both cases.

Prospect Who Carries No Fire Insurance.—The man who carries no fire insurance can be approached by direct, straight talk. He probably is not so enlightened or progressive as the one who is partially insured against fire. Of

course this is speaking generally. There are a number of big corporations which boast that they carry not a dollar of fire insurance. These, however, are in the minority. Besides, such corporations, when the matter is sifted down, are found to have some internal protection of their own.

But usually the prospect who carries no insurance is the small property holder. You go at such a case by the simpler means of persuasion. Picture for him actual cases of loss by fire and their results. Give him instances of business failures resulting from loss by fire. Appeal to his instinct of self-preservation. Argue strongly on the hourly peril of leaving his home, personal property, his business or merchandise unprotected. Picture the horror of his home in ruins, his business a smouldering ash heap.

From this point proceed to a convincing summary of the advantages *your* protection will bring him. Your letter, if thus developed, should include:

1. All the elements of the model sales letter.
2. A logical arrangement of your subject matter.
3. An appeal to the vital need for fire insurance.
4. Its climax the adaptability and superiority of *your own* policy.

Prospect Who Carries Insufficient Protection.—To this man you appeal through his sense of judgment. He may be found unwilling, ever hopeful that his risk is fireproof, or unaware that his protection is inadequate.

First, suggest to him that his insurance does not protect him. Show him how others paid the penalty of not knowing until too late that they carried too little insurance or that their insurance was not properly written. Show him where his blanket clause may be weak. The live agent is alert to see that the client is fully protected.

Where the insurance is too scant to cover the property, explain to your prospect how your company makes a thorough examination to find out what amount is adequate. Show

him that he must have sound protection, the right amount to cover his property without risk, and at the right rate.

Be farsighted enough to solve his problem for him at long range. Clear up for him the matter of reinstatements, unexpired terms of original policies, insurance on buildings in course of erection. Estimate his case in advance. Show him what he needs. Most property holders *want* ample protection and think they have it. Show him where he is taking a grave risk.

Finally, demonstrate how he can lower his premium rate. This is the great mission of the fire insurance company, the insurance agent, the writer of insurance letters. This is insurance education. It is the great movement among fire-prevention promoters—this lessening of hazards, protection of life and property.

Though actuated by self-interest, in endeavoring to reduce the number of losses to be paid, the fire-prevention man nevertheless is a benefactor. Accordingly, you may put plenty of force into this part of your letter, with the utmost confidence—

(1) That your client will appreciate anything that lowers his premium rate by lessening his hazard;

(2) That the company you represent will be gratified by your efforts toward reducing its liability and safeguarding the risk;

(3) That you are materially boosting a phase of public education that will help reduce the number of fires and make your community safer.

The prospect becomes imbued with the idea. If he finds that his protection is insufficient, he is generally anxious to increase his insurance.

The letter soliciting the prospect whose fire insurance is insufficient is developed by following—

(1) Elements in the model letter.

(2) Logical arrangement of subject matter.

(3) Argument that appeals to the reason.

(4) Climax that suggests the insurance is not properly written and rated.

Combining Two Classes of Letters.—If you wish to combine a letter to prospects with no protection and prospects with insufficient protection, cover all of these points. Weave them together, and wind up with a strong talk on improvements that decrease the hazard and bring the premium rate down to a minimum consistent with sound protection. In the letter reproduced here the argument is particularly convincing:

Dear Sir:

This means *dollars* to you. *Many* of them in the course of the year!

Your store and fixtures are insured. You've taken out fire insurance in the regular way. You were right to do this, of course —*but* most likely you didn't know about *Merchants' Fire Protection* and its big savings and benefits.

Merchants' Fire Protection is the better, newer kind. It gives you the same protection at much lower cost! *You save* 39 *cents out of every dollar you're now paying the regular fire companies.*

But one-fifth of your *Merchants' Fire Protection* dollar goes for company operating expense. *None* of it goes to stockholders as dividends. And 74 cents of it is reserved to pay fire losses, and *profits back to you.*

If you join the *Merchants'*, you not only save 39 cents on every dollar you now pay for insurance, but you get the same protection and receive a profit in addition.

If you adopt *Merchants' Fire Protection*, it's like being a stockholder in a big insurance company, sharing its profits and reducing your insurance cost. It's like *paying to yourself* money that used to leave your pockets *never to come back again.*

You're simply joining a number of first-class concerns in your line, banded together to protect one another against fire loss under a plan that gives each his insurance at a tremendous saving.

Investigate! It means dollars in your pockets.

Don't put this off. Fill in the postal and *drop it into the mail.*

Yours for a big saving,

C. RULES THAT APPLY TO ALL TYPES OF INSURANCE LETTERS

How the Appeal Comes.—Here is the first and all-important problem of the insurance-selling letter: At what particular phase of human nature should the letter be aimed? For the insurance letter is a personal matter. It appeals

to personal traits. It is not so absolutely a business proposition as selling a box of cigars or inducing a man to paint his barn. In an insurance letter you approach him largely through—

(1) His sympathy.

(2) His natural affection for those dependent upon him.

(3) His self-interest. Show him it is a sound investment.

(4) His sense of logic. Make him see the folly of remaining unprotected.

(5) His interest in what is newer, better. Set forth some feature of your policy that is distinctive.

(6) His sense of values. Set forth the unequaled benefits under your policy.

(7) The value of his time. Appeal to the busy man who wants insurance but is too occupied to go after it.

(8) His liability to death, fire, or accident, which probably is the strongest appeal of all.

Consider Your Competitors.—Here is something the insurance letter writer should not overlook. Whatever form of insurance your letter seeks to sell, remember there are many others "on the trail." Do not make your letter weak by saying what others are saying. You must, of course, touch upon the usual benefits, especially to a brand-new prospect. But your average reader is well acquainted with these advantages. Touch on them but briefly. *Show your prospect something better.* Here is your big, strong feature. Show him something nobody else offers, or at least that nobody else features. Let it be a feature worth while. Choose the strong point of your policy and concentrate all your force upon it. Offer your reader this new line of reasoning, and you can expect good results.

Offset the Old-Time Objections.—It is best to avoid referring to any of the common objections to insurance. Do not argue about them. Treat them as you do your competitors—fail to mention them. But come forward briskly

with good arguments *for* insurance that uproot old prejudices, and do it without referring to them. Of course you will have thought out these objections beforehand. You are really refuting them, which is the right thing to do; but you need not acknowledge that such prejudices exist.

Note how this letter handles the situation:

Dear Sir:

The United States Government recently adopted *monthly income protection* for a million soldiers and sailors. It is therefore the newer and better insurance for you. It represents evolution. It is the contract of today and tomorrow.

What I offer you combines the best features of all other companies' contracts rolled into one. It takes care of you and your loved ones on a better, surer, more sensible plan than ever before has been perfected.

So no matter how busy you are, your investigating this contract is much more important to you than it is to me.

You wouldn't wear a suit or a hat five years old. You wouldn't buy a car of 1915 model. Why carry old-style insurance contracts when you can get *double the advantages?*

I want but five minutes of your time. Not a second longer! May I come next Wednesday at 2:30 o'clock? Will be at your office then unless I hear from you otherwise.

Very truly yours,

Suggest Ways to Assist Prospect.—Anticipate difficulties that may be keeping the client from getting insurance—the client who really wants it. Mention ways to assist him if he lacks ready money. Show him how he can turn his premium into a real asset. Point out all the terms in the policy that directly or indirectly benefit him. Make the way easy for examinations, interviews, investigations, and all the preliminaries of actually closing the contract. There are persons too indifferent to bestir themselves. They are grateful for energetic action on the other fellow's part that will provide what they want all ready for use. Let your letter show you will do all the work, take all the trouble, and make it easy for him. It is your most valuable clincher.

Avoid Theatrical Methods.—Some insurance letters fail because they play to the gallery. They turn on the

spotlight and the "sob stuff." There is no letter wherein the temptation is greater to break into melodrama than in the insurance letter. But such methods are dangerous in all sales letters and often disastrous in insurance-selling letters. The reader grows incredulous. He sees you are exaggerating and that your feeling is not genuine. Follow the lines of sane, practical logic, immediate need, and sound business investment. These are the arguments that will sell insurance by mail.

This specimen letter, submitted for your study, is particularly sane and well balanced:

Dear Sir:

How long since you had a narrow escape from being run down in the street?

The new Threefold Accident Policy pays 200 per cent increase for the dreaded street hazard.

You want the utmost, the latest, biggest, best. Here it is! Only the Standard issues it. Only this office sells it. Nearly 75 per cent of our brokers took a Threefold themselves. What's good for the doctor is good for the patient. Four thousand new policyholders on it in 365 days.

Think! Three dollars each six months buys $3,000 coverage, with $15 weekly income for life for street hazard, public conveyances; one-third these indemnities for injuries received otherwise.

Don't wait. Tear off and mail the request below.

.....

The Carter Company,
120 Boylston street, Boston.

Gentlemen: Send me at once further information and specimen of your Threefold Accident Policy. This does not place me under any obligation. I merely want to examine it.

NAME .....
STREET .....

D. THE LETTER THAT SELLS REAL ESTATE

There is no more effective method of advertising real estate than through the well-written sales letter. The reason is self-apparent.

First, a man does not buy a farm, a home, or a building lot as he does a pair of shoes or a ton of coal. He cannot decide at a moment's notice. He must think the matter over. Usually his intention to purchase a home or a lot has been

smoldering for months—perhaps years. He deliberates over the matter—quietly, in his leisure moments. Here is just where the sales letter serves its purpose. He can sit down, read it, and think it over quietly. The desirable points sink in. Your arguments that refute objections and obstacles impress him. He weighs the matter and sees the merits of the property you have to offer.

Second, the superiority of the sales letter over other mediums lies in the fact that it enables you to address a larger and more properly classified audience. You may declare on first thought that the real estate columns of a newspaper reach a larger audience than the form letter. But when you consider that the newspaper advertisement *reaches only those readers who seek it,* the superiority of the letter is quickly evident. Besides, the newspaper advertisement is general, while the sales letter is addressed to that particular class who are able to buy. For instance, there would be some difference between the price that the $2,500 and the $25,000 a year man would pay for a home. You would not direct a campaign to sell a $45,000 estate to the former or a $4,500 house to the latter. Yet this is the weakness of the newspaper advertisement. Of course the newspaper advertisement has undeniable value, but the sales letter following the advertisement is the biggest help in interesting the prospect. Classify your readers according to their estimated incomes before you send out form letters.

Also, there is danger in trying to address too many classes of prospects at once. It is possible that in your efforts to use arguments convincing to all you may wind up by convincing none.

The *third* reason why the sales letter is the most effective means of real estate advertising is that it goes after the prospect instead of waiting for him to come along and make inquiry of his own accord. The real estate agent who tacks up a sign, inserts a three-line advertisement in the "For Sale" column, then *waits,* hasn't as much chance of finding

a buyer as the man who sends a well-composed letter to a group of likely prospects.

Real estate sales letters generally are intended to sell—

(1) Building lots.
(2) Residences.
(3) Farms.
(4) Business property.

This is a rough classification and can be subdivided many times. Among *Building Lots* may be counted sites for homes, offices, stores, and factories. *Residences* may be said to include suburban dwellings, city residences, apartment houses, and country homes. *Farms* comprise country estates, stock farms, woodland property, fruit farms, small or residence farms. *Business Property* covers a wide range of buildings and parcels of land for commercial or mercantile purposes.

The object of the real estate letter is to induce the prospect to visit your property. Naturally, your letter alone cannot sell your house or parcel of land. But it can make the first step toward it. The first step is *interest.* Without sufficient interest to bring about a visit you never can make a sale. The purpose of the letter is to awaken interest—to create an impression that will stay with the reader, a thought that he will remember, an idea that will impel him to investigate your property. The real estate letter must be—

(a) Original enough to get attention.
(b) Of particular interest to the reader.
(c) Creative of a distinct impression.
(d) Capable of carrying conviction.

First of all, find out if possible the particular thing in which your reader is interested. If you cannot discover this, pick out something about your property that is so attractive it will appeal. Then make your statements concise. Busy men rarely will read long descriptions. Be sure your description is not too flowery. There are as many frightened away by a letter that overdoes the situation as those who fail to respond because of a poor description.

Anticipating objections, or offsetting any undesirable

features, is one of the principal duties of the sales letter. The existence of objections, or certain features the prospect dislikes, is no proof that he will not buy. Not every purchaser refuses to buy because the property does not suit him *in every detail.* He knows that no property is perfect. Objections may be tactfully offset, if not overcome. Do not try to *deny* the existence of objections. Acknowledge their presence, but suggest other things to compensate, or show how the objections themselves have some compensating features. For example, your prospect wants a home on elevated land because it is cooler in summer. Your property happens to be in a valley. Show him that the higher altitude is wind-swept and cold in winter, and therefore less desirable for an all-season residence. A frequent objection to property is the presence or absence of steam or trolley cars in the immediate vicinity. Do not wait until the prospect finds the difficulty for himself. Explain that there are no trolley cars to disturb the quiet or to stir up dust. If the contrary is the condition, dwell on the excellent transportation facilities, the ease with which he can get into town, and so on. There is no objection that you cannot overshadow by some equally desirable feature.

1. **Selling Building Lots.**—To interest your prospect by letter in a parcel of land is not a difficult task. How you handle the case is largely a question of—

(a) Where the land is situated.

(b) For what purpose the land is suited.

(c) Approximate value of the property.

You must approach the situation from one of two standpoints: selling land to a man for investment purposes and to the man who wants to build. To the former, plain talk about quality and value of the investment is what your letter should contain. To the latter, the home-making elements should be uppermost. To both, situation, accessibility, fertility, climate, healthfulness, whether the land is

level or hilly, facts about its productiveness, irrigation, and state of cultivation are all good selling points.

The man who is buying as an investment wants to know something about the probable future increase in value. He wants to know what percentage on his investment he is likely to realize. Tell him how the railroad facilities, the growth in the population and industrial life of the town are likely to affect the property.

There are plenty of arguments, of course, that you can use to interest your client in a general way. You can talk to him of the—

(a) Excellent transportation facilities.
(b) Good automobile or carriage roads.
(c) Healthful location.
(d) Pure water.
(e) Desirable neighborhood.
(f) Situation, outlook, or view.
(g) Fertility of soil.
(h) Shade or sunshine.
(i) Surrounding country.
(j) Nearness to stores, station, post office, schools.

These are a few of the points to be kept well in mind while you are writing a letter to sell land for building purposes. You are trying to convince your reader he will be settling in a healthful, prosperous neighborhood and that the land is in every way desirable for a permanent home. You must create a distinct mental impression of the superiority and quality of the property.

The following real estate letter creates a distinct impression and carries conviction:

Dear Sir:

The Monticello lots in Berks County have been going more rapidly than ever since we wrote you. The eyes of opportunity seekers are firmly fixed upon Berks County. Immigration figures don't lie.

All this rush of humanity to and through Monticello will increase the value of your lot day by day. Its price will go steadily upward; and as the city thrives and building activity goes forward by leaps

and bounds, you are sure to feel it was a lucky moment when you decided to buy that lot in Monticello.

We believe you are satisfied enough about the security of your investment. We believe you are satisfied about the standing of this company and its strong financial references.

But somehow you seem to hesitate.

Maybe you can scarcely believe your $200 lot in Monticello will increase in value. But if Monticello were not a great natural shipping center, if it were not the gate city to a tremendous agricultural region, if it had not such powerful friends as the Wilcox Trust Company and the Canadian Trading Company—well, maybe you would be right about going slowly in this thing.

But you know all the facts now. It is time for us to cease talking. Today, now, this moment, you should put aside hesitation and make your remittance for 10 per cent of the purchase price.

Turn to the big circular, select your lot, get your letter off. *Do this right away. The time's ripe.* To *get* ahead, you must *use* your head.

Yours truly,

2. Selling a Residence by Mail.—The selling of a residence by letter follows—up to a certain point—the methods of selling a building lot to the man who wants to erect a home on it. It covers the same ground so far as the description of land, location, environment, healthfulness, fertility, and similar qualifications go. But to this must be added a definite description of the buildings, including their condition, size, finish, convenience, and so on. For instance, you might mention:

SITUATION OF THE HOUSE

Sun or shade	Kitchen
Porches	Laundry
Roofing	Bathroom
Number and size of rooms	Cellar
Heating apparatus	Closet space
Mode of lighting	Fireplaces
Condition of plumbing	Interior decorating
Hardwood floors	

OTHER BUILDINGS

Stable	Garage	Summer house	Outbuildings

ABOUT THE GROUNDS

Gardens	Fruit trees	Fountains
Flower beds	Lake	Walks

Few properties will possess all these advantages, yet

there may be many more good points distinguishing your property that you will need to set forth. You should not lose sight of the fact that these details play a big part in awakening your prospect's interest. It is to attain these comforts and conveniences that he invests in a home. Make clear that he can find these desirable features in your property.

One of the mistakes of the real estate letter writer is to overlook those simple, homely things that impress the prospect. You may be so familiar with them yourself that you think the reader takes them for granted. *Do not leave anything to be taken for granted.* It is an error to write a flowery or an extravagant picture of your home and forget to mention the practical requirements that make it a convenient place to live in.

Let the order of your description be logical. Keep the parts distinct. Your object is to paint with words a clear, attractive picture. If you confuse the facts about the grounds with the points of interest about the house, if you skip from one thing to another regardless of logical sequence, your picture will be muddled. Your prospect will find nothing distinct—hence nothing inviting about it. Therefore describe—

First—The location.
Second—The house.
Third—The outbuildings.
Fourth—The land.

You may change the order when any important feature about the property warrants it. Only keep the various steps distinct and separate. Do not allow your letter to hustle your reader through one or two rooms, then whisk him out into the garden, rush him down to the garage and back again to the house, all in a single paragraph. He may not be able to follow you.

When you are trying to sell a man a home, consider with him its—

(a) Desirability as a home.
(b) Cost to operate.

(c) Rental advantages, should he ever want a tenant.
(d) Standing as an investment.

3. Selling a Farm by Letter.—The letter used for selling farm property is not so different from the real estate letter that advertises a home. The only change is in the mode of appeal. You probably will have to address one of three classes:

1. City resident planning to take up farming as an occupation.
2. Wealthy business man wanting to retire or seeking country place purely as a home.
3. A professional farmer.

(1) *A prospect of the first class* will want to know all about the neighborhood, the proximity of railroads, schools, churches, stores, and adjoining towns. Such a client is interested also in the character and nationality of the people, the social conditions. Because he is a novice at the business of farming, you will have to be explicit about the adaptability of the land, the productive capacity of the soil, how and where the markets are. Generally this type of prospect goes into farming for his health or that of some member of his family. Talk about bracing air, the good water, and the invigorating climate.

Such a prospect may be merely tired of city life and want a change. In either case the desirability of your property as a home will be your strongest appeal.

(2) *To the man who is purchasing a country estate* or a summer home, or who wants a farm purely as a place of residence and not as a means of livelihood, you should emphasize—

The neighborhood.
Other fine residences in the locality.
Good transportation.
Automobile roads.
Golf links.
Fishing and hunting.
Fine views.
Picturesque scenery.
Lakes, knolls, groves.
Quiet surroundings.
Space for gardens, tennis courts, etc.
Fertility and state of cultivation of the soil.

Artistic plan of house and buildings.	Valuation of property.
Spaciousness and modern conveniences.	Cost of upkeep.
	Rate of taxes.

In this case give your reasons for disposing of the property.

(3) *Selling to the regular farmer* is the most diplomatic proposition of all. The modern farmer is a pretty good business man. He is on his own ground in buying a farm.

In addition to specific information about the nearest town, county seat, railroads, and markets, he will want to know about the general character of the neighborhood. But the bulk of your description should be about the farm itself. Give an accurate representation of the state of cultivation, condition of house, barns, outbuildings, fences, well, gates, and bridges. Do not minimize the cost of putting the place into shape. Tell him about the soil and to what it is best adapted. The farmer buying property wants to know about the *land* before he considers the house, for the land is his capital stock. Try to estimate the approximate cost of upkeep. Dwell on the desirable features, and if your property is really worth while he will forget the undesirable ones and write you to go ahead and draw up the deed.

4. Selling Business Property by Letter.—The sale of store, office, or factory property is generally built around one central idea. Be sure that you choose carefully your list of prospects. You should address only men who will be in the market for that particular class of property. This simplifies your whole problem from the start.

First, such a letter must be reasonable. If you want to sell a site for an amusement park, a sawmill, a boathouse, a stationery or cigar store, an office building or a manufacturing plant, arrange to send your letter at an opportune time—a season when your prospect is likely to be considering such a business venture.

Second, choose one particular point of interest—*the big feature*—about your property, and throw all your effort

into emphasizing it. Make it worth while. Picture it as unusual. Yet, *do not leave out any of the minor advantages.* Group them around and make them serve your big central purpose. This gives strength to your whole proposition. This central thought may be the—

(a) Wonderful situation,
(b) Remarkably low price,
(c) Splendid condition of property,
(d) Established trade,
(e) Returns from investment,

or any other feature that stands out attractively.

Keep to the business viewpoint. Remember that your prospect will consider your property wholly from a money-making point of view. It is an investment. Such a letter must not reflect *your* wants. It must be strong on the "you" element. Keep yourself in the background. Talk about it as the particular property your prospect can profit on. Consider it entirely from his angle.

The price and terms always should be included. Desirable in every form of real estate letter, they are especially so in the letter selling business property.

Many real estate letters are actually investment letters and should be treated as such. The qualities of the good investment letter will be discussed in the next chapter. We quote here an excellent real estate letter:

DON'T WAIT; ACT ON THIS TODAY!

Dear Sir:

Everybody is out for profit, money, gain—we assume you are.

Read the enclosed circular carefully—then you are sure to buy a lot in Carbondale, the coming metropolis of Wilkins County. These lots have sold with a mighty rush. Only the white spaces on the red plat are unsold.

Act quickly! Grasp the opportunity for immense profits on this small investment you can make on easy terms. Carbondale is the future business center of Wilkins County and is destined to be one of the State's greatest cities.

This money-making proposition is for *you!* Red-blooded people from everywhere are rushing into this State—it is the last big unsettled country of golden opportunities.

You profit by these conditions if you invest in Carbondale.

The circular explains this investment from A to Z. *Read it now.* Get all the main points firmly in your mind. Here is a good, wise, safe, legitimate investment, *backed up by strong facts, figures, and financial reputations.*

We're not trying to hurry you today. Our plat of lots itself is your warning. It's the red signal that no time's to be lost if you'd invest for big returns with safety.

Should the lot you choose be gone when your letter reaches us, we write or wire you, and you can select another or we refund your money. *Ten per cent of the purchase price is all you need send.* Look over the list of unsold lots and prices. Write to us tonight!

Don't *you* let this live chance go by! A big-profit opportunity is looking you square in the eye. Buy that Carbondale lot. Take—the—step—today!

Yours very truly,

There is a general class of real estate letter for promoting a particular locality, town, suburb, or community. The following is of this class. Study the construction; it will help you to prepare any kind of real estate letter:

Dear Sir:

This letter is important to you. You ought to read it carefully. It has a lot to do with your future welfare and happiness—and the comfort of your wife and children.

You haven't bought a home at Melville Heights. That's because you haven't figured out how easily you can own it, what you'll save when you *do* own it, how much better off you and your family will be.

No man likes to be a slave to his landlord. No man likes to think he'll go on working hard from morning till night without reaching the day he can sit back and take it easy.

The man who keeps on letting every dollar get away from him—who pays it out and pays it out—never has a *look in* on comfort when he gets toward middle age.

Get more out of what you earn! Own a home in Melville Heights. Your dollars will go farther—and you'll have more to spend on other things—the day you break the bond between yourself and the landlord. And your wife and kiddies can have more of the things they need. You won't find it so hard to make ends meet and "put something by."

You want to have more and do more and be more. You want to be building up something instead of eternally striving to keep things from tumbling down.

Come right down to the office and let us figure out to you how simple and sensible it is to own a home; why you could have owned it long ago; why it is the right time for you to start; why we're here to help you in many ways the moment you've made up your mind.

If you get sick or lose your job, that doesn't mean you're up

against it at Melville Heights—but you're up against it when you're living in a *rented* house.

You're not under the slightest obligation—talk it over with us fully, freely, frankly. Come in and we'll go over the situation as man to man. Tell us exactly how you're fixed. We'll help you to figure the thing out. Maybe you'd have bought a home long ago only you had your calculations mixed. Maybe you thought it would be a load on your shoulders or tie you up in some way.

All that isn't so. And we'll prove it to you—or *give* you a home in Melville Heights. Isn't that fair?

Now, don't put this thing off. Don't keep on handing over a big hunk of your wages to your landlord. Every day you don't come you're losing something. *Take the trip down here tomorrow.*

Yours for A Home of Your Own,

E. THE LETTER THAT SELLS INVESTMENT SECURITIES

The investment sales letter is explanatory. Although many methods of interesting your reader may be adopted, the letter as a whole is an explanation—a setting forth of facts and figures.

Selling securities by mail is distinctly a business man's deal. It must be handled in strict accordance with business standards. So, before you start to write, harness your imagination, put the brakes on your enthusiasm. Deal with facts.

The market strength of any security usually can be ascertained by the investor who has had experience along those lines. But the average business man, wise enough about his own affairs, may understand little about a business whose workings are so different from his own. It is from the standpoint of this *average man's* knowledge, interest, and needs that investment securities will be discussed here.

Such a man may be converted into an investor if he is approached intelligently. He may not want to place his surplus in a savings bank, where the temptation to use it is always present. What he wants is some *safe* proposition—some good interest-bearing security. It is your purpose to make him see that *you* have such an opportunity all ready and waiting for him.

Elements of Investment Letter.—To interest the average man, who is always your most hopeful prospect,

your letter must have certain properties. It obeys, of course, all the principles of the modern sales letter. It has—

(1) A purpose.
(2) A point of contact.
(3) An obvious reason for being written.
(4) An explanation or description.
(5) An argument.
(6) Persuasion.
(7) A clincher or climax.
(8) A friendly closing.

Arrangement of Investment Letter.—Likewise, its body matter must be arranged, according to the requirements of the sales letter, to show—

(1) An enthusiastic opening.
(2) A presentation of the purpose.
(3) A strong argument.
(4) A proof or convincing reason.
(5) A climax.

But besides these you must, of very necessity, add certain things to make the investment letter effective. Particularly you should *make it clear, make it direct, make it personal, make it convincing, make it plausible.*

When a prospectus is to accompany the letter there will be less necessity for going into minute details about the proposition. Usually the barest mention of facts, with some strong, convincing arguments about the advantages of your offering, will be sufficient. At other times the sales talk and the prospectus are combined in your first letter. This composition is the hardest of all investment letters to write and should be undertaken only after plenty of forethought and careful planning. You must not write too much for your message to be read *as a letter.* Yet you must not leave out any essential information that your write-up requires *as a prospectus.* The best solution is to keep to the correspondence *style* but use the prospectus

matter. The composition below combines the letter and the prospectus very well:

Dear Sir:

Scarcer and scarcer becomes the world's timber supply! Greater and greater grows the universal demand! Higher and higher mount the requirements of building contractors everywhere!

While up, up, up go lumber values—

It would seem almost that timber some day will be more precious than gold. Lumber in importance takes its place beside steel. Hence wise, farseeing men look upon an investment in lumber production as a big, sure source of profit for years to come.

They've heard the clarion cry for "Lumber! Lumber!" that has echoed 'round the world. To them, putting their money into a commodity that is diminishing so rapidly means investing in a solid thing that will yield enormous dividends.

Today, in the stock of the Northern Development Company at $125 a share, we offer you profit possibilities that are making other live men *take notice!*

No man ever prospered who looked upon all investments as mere schemes to get his money—no man ever grew rich who turned a skeptical eye on every enterprise that came along inviting new capital and new blood.

The following vital facts about Northern Development Company stock must convince you this is the time for you to stop, look, and listen—to take more than ordinary interest—to investigate fully—to probe deeply—to get the facts and judge thereby:

We own a huge timber tract, bought at the low price of 30 cents per M. for standing timber.

A railroad has been constructed to our property.

We can manufacture lumber and all by-products, box shooks, cordwood, piling, ties, etc.

The value of our holding has increased many times the purchase price.

We have a surplus of $588,886.43.

We will option enough timber to keep our mill operating for thirty years.

Our company is now incorporated for $300,000, half of which is paid in.

We are disposing of 1,000 shares, at $125 a share.

Prominent bankers and successful lumber men are already interested in this company.

This is not a proposition where we expect you to buy "sight unseen." We invite, we demand, fullest investigation. We want you absolutely satisfied before you put in a dollar. After that examination we know you will be eager to buy a liberal number of these shares. You will decide it is an investment that is sound to the core because it involves the principal commodity used in building today! *They can find substitutes for everything but lumber.*

A statement of the company's condition, prepared by reputable

public accountants, is enclosed. Please look it over carefully—then write us and ask any and all questions you desire.

We want you with us. Your name will lend prestige to this enterprise. You will be glad you bought this stock. You are entering a company composed of big, solid, successful men who would not lend their names to anything but an enterprise of the highest character.

The card enclosed is for your convenience. It doesn't obligate you. Simply asks more information, which we will gladly furnish. Mail the card *now*.

Sincerely yours,

The Interview-Getting Letter.—Another class of investment letter is intended solely as an introduction for the salesman who will follow. This composition will be brief, enthusiastic, alert, leaving the details for the interview. Such letters are employed almost exclusively where the investment house is a local concern.

This appeal to the prospect to invest in local stocks, such as interurban railroad, trolley, telephone, gaslight, or local industrial securities, has a distinct character. You have an extra inducement to offer. Your prospect wants to invest, first, in order to derive the largest possible returns from his surplus capital. But, besides this, it is sometimes distinctly to his interest and in keeping with his civic pride that local industries shall prosper. You can rely upon his shrewdness to co-operate in any movement that will foster a financial boom from which he, as a member of the community, will profit.

Fundamentals of Investment Letter.—In the investment letter to the average prospect there are three points you should keep constantly in mind. They furnish the cornerstone of your argument. You should account for them satisfactorily to your reader. These are whether or not—

(1) His principal will be safeguarded.

(2) This is the profitable place for his surplus funds.

(3) His money will be accessible when needed.

1. To show him that he is safeguarding his principal, you must convince him of the worth and stability of the

investment. The average man wants primarily a sound investment. He is not prone to take chances. He has doubtless worked hard for his money and wants to know that he is placing it where it will be ready for him when needed. Show him that your proposition is legitimate—that it conforms with the logical laws of business and finance. The average man is far more clever in making money than he is in taking care of it. Such a man wants help, advice, and instruction about how, where, and when to invest his funds. Let your letter intelligently supply such help, advice, and instruction.

2. Show him your proposition is the wisest disposition of his surplus. Judgment tells the average man that the dividend or interest returns on any sound investment are relatively small. He can figure out the normal earning capacity of a given sum for himself. He knows that he must pay for a good thing. Returns that are abnormally great must be paid for by some sacrifice of safety. And the average man is well aware that such hazards may end in disaster. *This law of one quality at the sacrifice of another* is a fixed principle of finance. Hence, for unusual returns on his money you must have an explanation founded on fact. If you offer him an abnormal return on his money, back up your statement with convincing proof. The business man demands this—he expects it. You must show him. Explain how his funds will be protected by conscientious and reliable officials, even while his dividend returns are gratifyingly large. Show him the difference between "safety of interest" and "safety of principal." Then demonstrate that you can offer both.

Finally, the good investment letter does not promise too much. It is temperate in that respect, therefore believable. The old saying that "figures can't lie" is perfectly true. Any extravagant assertion, however innocently made, weakens your argument. As Hamlet said, "I pray you, avoid it!"

3. Your prospect will be interested in knowing whether his funds will be accessible if he needs them. Sometimes the average man does not appreciate the difference between an investment in bonds or mortgages and an investment in stock. There are occasions when you must impress upon him that the bond, note, loan, and mortgage are promises to pay, which may be redeemed at par on the date specified. You may, on the other hand, have to show him that the capital stock of any bank, railroad, industry, or corporation represents a share in the profits after the running expenses, obligations, and costs are paid. Make him see that just here are the advantages—that while these dividend returns must, of course, be dependent upon the profit surplus of the corporation, *his returns will outstrip inestimably those of the bond, note, or mortgage if he invests as you advise.* Explain to him that, although the stock cannot always be sold at par whenever he desires, yet the *soundness of the investment* makes it possible for him to sell his shares readily at private sale or in open market should he need his principal. Feature the demand for your investment shares and the possibilities of their steady rise in value.

Four Motives of the Investor.—In selling any form of investment by letter, whether stock, bond, note, real estate, or mortgage, be sure that you cover the following four points:

1. Safety of principal and interest.
2. Rate of income or net returns.
3. Convertibility into ready cash.
4. Probability of appreciation.

The average capitalist chooses his investment for one of these four reasons. He will select securities that best fit his own requirements, which means they will fulfill one of the above purposes. He does not intend to buy securities that do not suit his needs.

(1) The small investor who has managed to save a little money wants to be sure that he is running no risks.

He generally is the thrifty tradesman, small manufacturer, salaried employe, or professional man. The investment means the *returns on his savings.* He looks for them to be sure rather than speedy. Talk safety to him:

I have a good, sound investment to offer you. It is Common Stock of the Bassett Telephone Company. The stock is now earning 8 per cent and soon will be earning more.

The company is well and economically managed, with aggressive plans for extending its lines in the most profitable manner.

It is strictly a home enterprise, in a live, growing, prosperous community. It is bound to thrive and grow, and you will always know how it is being managed and what service it is giving to its patrons. You can easily keep your hand on the pulse of an investment of this kind, and if you don't the Public Service Commission does it for you.

(2) The investor of a more speculative turn of mind will think primarily of *returns.* Often he is the man who is weary of plodding. He wants to increase the earning capacity of his capital. He will take greater risks than the first type of prospect. This does not mean your ambitious prospect is of necessity a get-rich-quick man, but he will be interested principally in the rate of dividend, if combined with reasonable safety. You can paint for him in forceful terms the opportunities of your proposition:

Here is a sound opportunity in a food company that no far-seeing man will overlook. A $200 purchase of stock in the Dawson Company, makers of "Delico Food" products, may prove one of the wisest acts of your career.

The company's capital is all represented by common stock. No preferred stock, no bonds; last year, in the first twelve months of business, the company sold over $200,000 worth of goods, earning over $55,000: 44 per cent on an investment of $125,000. This year, 1920, advance sales point to over $550,000, and net profits in proportion. Figure out future dividends for yourself.

As it is all common stock, all stockholders share equally in proportion to their holdings, and the profits and dividends are bound to grow larger every year.

(3) The convertibility into cash is a factor that will appeal strongly to the man who tends to be short of ready money. Perhaps he cannot afford to take the risk of tying up his principal where he will be unable to get at it in an

emergency. Such a prospect is not a hopeless proposition at all. Often he is a ready and generous investor. Only he must be shown that the securities are convertible and as good as ready cash. The arguments from the following investment sales letters are reassuring to the man anxious about the accessibility of his investment:

Globe Rubber stock is a live, convertible stock. It has a good name, a solid reputation. It represents a thriving business. It breathes success, and therefore should increase steadily in value. That's why we believe you can easily sell your shares any time you want to. But level-headed people who buy Globe today will cling to it contentedly—they'll simply throw it into a safe-deposit box with firm confidence that it will grow in value day by day.

(4) The chance of appreciation is the point which wins the larger investor or the prospect with sufficient capital to wait for returns. The man with an excess income looks favorably toward a desirable investment that promises a "long" future profit. He can afford to let his principal lie temporarily unproductive if he is sure its value will increase later. We illustrate the appeal to a man who considers the appreciation of his investment as all-important:

The company has 102,000 acres of the highest grade hardwoods and dyewoods, and its timber grows more valuable every year. Santo Domingo produces the most valuable timber in the world, is never subject to forest fires, and our property is so protected by hills that no windstorm can blow down the trees.

We are offered more orders than we can fill in a year, and a market at satisfactory prices absolutely is assured.

Our sinking fund will retire all bonds before half of our timber is removed. The stock bonus will be worth more than the bonds in a few years.

Where it is permissible to use the name of a bank or mercantile agency it makes for solidity in the mind of your prospect. Some reliable banking house through which the subscriptions are accepted or the securities issued is also an asset worth mentioning in your first letter. The investor will have confidence in the company that writes in this manner:

You will be an owner in one of the most modern sanitary food factories in the world. Any bank, trust company, or mercantile

agency can promptly verify the company's standing. Bradstreet gives it a first-credit rating of $100,000 to $150,000 on a paid-in capital of only $125,000. One of the most conservative financial mediums says:

"The Business Journal has been requested to make a thorough investigation of the John Dawson Company at Providence, R. I. This request is due to the fact that the company now is selling a limited amount of its shares in Chicago and the Central West through F. H. Mann & Co., who have attracted the investing public to this particular offering in a very forceful manner. The Journal finds this company sound to the core and its investment one of exceptional merit."

F. THE LETTER THAT SELLS BANKING SERVICE

How to Solicit Bank Accounts.—The average bank soliciting letter follows too closely the letters sent out by other banks instead of blazing a trail for itself. There is too much *sameness* about it to awaken even mild interest. It talks too much about the general advantages with which everybody is more or less familiar. What the bank letter needs is to get right down to the immediate case in hand and tell what specific benefits it has to offer the *reader.* It must contain something *different* to attract attention. Also, it need not be stiff or formal just because it comes from a bank; it should be human, winning—through its desire to *serve.*

Two Classes of Bank Prospects.—The bank letter cannot be too general. It must consider the two distinct classes of depositors whom it wishes to attract—the two kinds of deposits it is aiming to secure. The two classes are:

1. Savings accounts.
2. Commercial accounts.

The appeal in each case is different. You talk to the savings depositor about the beauties and benefits of saving—you talk to the commercial-account prospect about the service and conveniences you can offer.

1. Soliciting the Savings Account.—If you are trying to reach the savings-account depositor, your line of talk

should be expanded from the logic of saving to the arguments of safety and interest returns. Emphasize the fact that the interest is compounded semi-annually, quarterly, or whatever your rule may be. What the savings depositor looks for is absolute safety, with a fair earning rate on his principal. To such a prospect you can explain, in live, interesting fashion, the all-round advantages of the savings account. Back up your persuasion by an illustration of saving that sets forth naturally, humanly, the moral and business advantages of a savings account:

Dear Sir:

If a man came to you and said, "I've a marvelous plan that will prevent your ever being in want when you grow old," you'd be mightily interested, of course.

Yet you know a marvelous plan as old as the hills—you've known it all along. It is saving.

Saving is the pathway to Freedom. Saving will bring Freedom to you. Freedom from the everlasting bugbear of tomorrow's necessities. Freedom from the fear of a desolate future. Freedom from the danger of reaching old age unprovided for. Freedom to travel. Freedom to help others if you want to. Freedom from all financial worry.

A savings account in this bank is a positive safeguard against future want, for you and perhaps for those dependent upon you. It is the fulfillment of every man's fondest hope—to be comfortably situated, content, happy.

Don't wait a day longer about opening that account. Come in and get started—even if it's only a few dollars you begin with. Anything is a start, and the start is the big thing. Today is the big day. Start now!

Your account is welcome.

You will be cordially received. Come!

Yours very truly,

2. Soliciting the Commercial Account.—This letter must make its appeal to the business man who is looking for service as well as safety. Impress upon him the service advantages of a checking account in your bank—what provisions your bank has made for giving him financial advice, information, and conveniences in his financial affairs. He wants his funds taken care of, and a service in which he has absolute confidence, that will aid him in all the details of money transactions. Be sure that your letter brings

out your particular capacity for taking care of him—individually; your bank's facilities for handling all his money transactions quickly and efficiently. Make it all simple and direct.

An argument that rarely fails to convince a young business man is the moral backing a bank account gives. You may even tell a human-interest story that shows how success has come to some depositor through the possession of a bank account. This kind of illustration gives concrete interest to your argument.

Let your letter give marked consideration to the *reader's* particular wants, as does this letter soliciting the account of a farmer:

Dear Sir:

In getting your products to market and securing the best prices for them nothing is more helpful than having your bank account with a good, solid institution. You will find this profitable to you in many ways. It has a good effect upon everybody with whom you deal. A good, reputable bank reflects credit upon your own standing. Wise farmers have discovered this.

Here at the Richmond Farmers' Bank we not only offer you security but strictly good service. There are many ways in which a modern bank can prove helpful to you. We are always ready to advise you in financial matters. Often we can help you solve a business problem and save you time, worry, and money. We feel it is our business to do this, and our time's always at your disposal.

This bank is the bank for you—because it has been tested by time. Organized in 1890, it is the oldest bank in Richmond County and has the largest number of depositors. We believe every one of these depositors is a *friend* as well as a customer.

Now, if you've thought of opening an account somewhere, why not come and talk it over with us? No obligation whatever, and the writer will be pleased to have you ask for him personally. He would like to explain in detail the many advantages we offer, besides the safety of our patrons' interests. Come in and see us. No harm done if you don't decide while here.

Why not make your visit within the next few days?

Yours very truly,

G. THE LETTER THAT SELLS INSTRUCTION

The sale of courses of instruction by mail follows directly the methods of the service letter and indirectly those of the soliciting letter. Like the investment, the real

estate, or the insurance letter, it has its distinct method of appeal, formulated according to the type of reader to whom it is addressed. Ably written, an instruction letter will spur the ambition, arouse the pride, awaken the hope of material gain in the mind of the prospect, or fire the student with a desire to better his condition, increase his knowledge of efficiency, or cultivate some worth-while talent. Written in the interests of education, it should be educative. It is the one form of sales correspondence that will accomplish its purpose through enthusiasm alone. You can scarcely overdo enthusiasm in the instruction-selling letter.

You should handle the subject from two angles—first, from the informative side; second, from that of personal appeal. In the first you devote yourself to the facts that go into the letter; in the second you give your attention to the human temperament you are addressing. Take care of the first before you consider the second; because, no matter how eloquent, earnest, or sympathetic your letter, it will be of little use unless it tells the prospect the facts that he wants to know.

The facts that concern him most are the particular advantages of your college, school, system of instruction, or study course. These advantages will cover—

(1) The cost.
(2) The time involved.
(3) The simplicity of instruction.
(4) The instructors.
(5) The benefits to the student.

1. The Cost.—Whether you are writing in the interests of a high-grade university, a college, an academy, a school of music, art, or professional training; whether you are explaining the merits of some instruction by mail or home correspondence course; whether you are trying to interest somebody to take up dancing, painting, music, swimming, domestic science, or foreign language as an avocation; whether you are addressing the prosperous

business man, his youngest employe, or his society wife and daughter—*tell what the course will cost.* No one ever arrives at the point where he becomes totally indifferent to the cost. With the large majority of students this is of utmost importance. By all means include it in your letter.

2. **The Time Involved.**—The cost in time is even more carefully considered by the average student than the cost in money. How long will it take him to complete his course? How much time must he devote to study, practice, recitation, or correspondence? Do not fail to inform about these particulars. Some instruction letters are so unwise as to declare that the student can acquire in three weeks a fund of information which common sense makes evident would consume three months. Many letters also make the mistake of mentioning salaries larger than the student instinctively feels he ever could earn. The writer of such letters defeats his own purpose by these methods, because if the student does not believe him he concludes the course is not reliable and looks elsewhere.

3. **The Simplicity of Instruction.**—Here is the kernel of your whole argument—the gist of your story. This part of your letter will explain, as briefly as is consistent with completeness, (a) the method or system of instruction; (b) the amount of preparatory education a student must have before enrolling; (c) the ease with which the course may be followed; (d) how many incidentals in the way of materials, instruments, apparatus, or text books will be required.

In the *method or system* you should explain definitely how the teaching is done, how the lessons or lectures are conducted, what the student will be required to do for himself, and what steps are taken to make this particular system the simplest, most adaptable and practical. Tell the student what subjects the course covers and what topics are included.

The *previous training,* if any, that the student needs

should be explained clearly. Do not wait until after the student is enrolled before he learns whether he is ready to pursue the studies in your course. Let him know precisely whether it is an advanced or elementary course. If no previous preparation is required, make this clear. Many a student has been prevented from entering a school or taking up a course of instruction just because of this omission. A lot of awe-inspiring talk may have led him to believe the work was *too difficult* for him. Make the prospect see that the course is simple, understandable—and that it is *for him.*

In addition, your letter should make plain that the *methods of instruction* are not involved or intricate; that they do not necessitate tremendous effort and extraordinary intelligence. Show how by direct, well-devised, simplified plans the way is made clear for him to attain the training he desires. Explain that your principles of instruction are *modern*—that they conserve time, energy, and money.

The *incidental requirements* in the way of equipment will interest your prospective student. He will be enabled to estimate more accurately the cost, the time, the effort, needed to complete the course.

Following are two types of letters for schools. The first is an inquiry-getting letter addressed to parents:

A SHORT CUT TO ADVANCEMENT FOR YOUR SON!

Dear Mr. Morton:

You are deeply concerned over your son's future. You want him to take advantage of every short cut to Personal Advancement. You want him to be Successful. You don't want him to go the hardest road—the most difficult way—through slow, old-time, or inefficient methods of instruction. This is a day when Efficiency and Special Skill are well paid for. *We give him the training for which there is a great demand.*

THE MADISON INSTITUTE gives so many special advantages it is hard to enumerate them all. Our *new individual method* of teaching stenography, typewriting, bookkeeping, and secretarial work places the student *ahead* of his fellows. This New System is the delight of parents everywhere. Your son will find it the easiest, simplest, and most understandable. It makes everything *twice as*

easy. It is in keeping with the time. It advances the student with surprising rapidity—its methods please him personally—they fulfill his expectations and gratify his dear ones and friends who wish for his success.

This is a school with a Heart and a Soul. Not just a cold-blooded institution that handles every student by a cut-and-dried system. It takes a *deep, sincere, genuine* personal interest in him. He is instructed according to his particular aptitude for the work he has chosen. We analyze his character, we study his disposition, we examine his fitness and natural abilities—all in order to prepare an *individual plan of study* for him, and him alone.

For your sake, for your boy's sake, I would like to meet him personally. Why not bring him to see me? Not necessarily with the idea of entering this school, but because our personal talk may prove a fortunate and profitable one for you both. I will be perfectly frank with you about it all. I have every student's interest sincerely at heart, and it is this genuine interest in *each one* that has built up an enviable name for THE MADISON INSTITUTE.

The Business World is calling—calling—calling! Efficient people are wanted in every line. Salaries are higher than ever—positions are plentiful—your son has no time to lose.

The catalogue enclosed gives you full information. After reading it, I again suggest, *call and see me. Bring the boy.* No obligation—not the slightest. I will be glad to see you both—and it is my solemn duty to advise you frankly, impartially, and honestly in this matter.

The sooner you come, the better. Who knows? This visit may have a lot to do with your son's whole career!

Sincerely yours,

The following extract from a letter *answers in advance* every question the student would be likely to ask:

Here is the wonderful thing about Mason Shorthand: You write it much more rapidly than any other system in the same length of study time. This new syllabic system writes a whole syllable of *two and three letters with one stroke.* Other systems write a stroke for every letter.

Mason Shorthand is guaranteed twice as readable, accurate. That's why you can't afford any cheaper tuition, even if Mason Shorthand cost thrice as much; but it doesn't. It is the best for private use, office work, reporting, for medical and scientific writers, all writers in all fields, for every kind of shorthand writing.

Style 3 is the grade of Mason Shorthand you must learn in order to become a skilled secretary. It gives you a speed of 150 to 180 words a minute—faster than the average person dictates—and readable as longhand. It fits you for high-class secretarial or reportorial work of the fastest kind. By its use you can take rapid dictation, report sermons, speeches, lectures.

4. The Instructors.—Your prospective student gener-

ally seeks to know something about the faculty that will teach him. The professional reputation, education, experience, and character of the instructor or instructors is important. That he will be in able hands impresses any student favorably. It constitutes a strong element of persuasion. It convinces him that your school, your system, your teaching, is superior in effectiveness and standards. It acquaints him with its status. Here is a quotation that shows the standing of the school:

> When you complete this course and pass a final examination you are given a certificate under the seal of the Mason College Company, Incorporated. Or you can have a certificate from the Government on passing the Government examination. The certificate is recognized throughout the United States as indicative of the highest efficiency.
>
> This school, like any college or university, grants you a degree. *You will be given a degree of Master Stenographer.* Your certificate is just like a passport through the gates of Achievement. Every business man will know you are a master at your work. You are sure of yourself and he will be sure of you.

5. Resulting Benefits.—What benefits are to be derived from the completion of this course? Here is your clincher, and here is where your second element—the inspirational appeal—begins. You can be positive, encouraging, optimistic, in this part of your letter; you can inspire the prospect to action through—

(a) Sympathy.
(b) Enthusiasm.
(c) Experience.
(d) Sincerity.

Your appeal will be worded with the utmost—

(a) Simplicity.
(b) Clearness.
(c) Earnestness.
(d) Positiveness.

Get right down to the pith of the matter. Tell him what your school's plan of education has done for others and what it will do for him. Arouse him to the fact that he can be lifted out of the humdrum, plodding, average class. He can cease to be merely one of a crowd. He will have a personality, and the ability and efficiency to assert it. Earning capacity will be increased. A new vista will open to him. This is the line of argument that in most cases wins

the student, whatever the sex, age, occupation, or condition. It will carry your point.

We reproduce an instruction sales letter that shows how the student may be inspired through enthusiasm combined with a sincere, personal tone:

Dear Student:

I'm going to tell you something. It's a bit of a secret. It's about shorthand instruction—the big difference there is in different methods! You'll be glad I told you—no matter what course you take.

Listen: Don't let anybody teach you shorthand by the *class* plan. It's the wrong way. It's injurious to you. It holds you back. Often its prime object is to get your money. If you're a more apt pupil than the fellow next to you, under the *class* plan you're held back, hampered. *You can't advance as you should. You've got to wait for somebody else. The longer he takes, the longer it takes you.*

Mason Shorthand is entirely different. The teaching is individual. We study each student—we find out what *he* needs. Then we make out a course *suited strictly to him.* He can advance twice as fast. He isn't held back. If he's earnest, apt, studious, *our system equips him more quickly than any other.*

This is just what you've been looking for—the only system for you to learn. It means you can equip yourself for a good position in *half the time* it takes under the *class* plan. It means you won't have to wait for the slow-minded, lazy, half-asleep fellow who hasn't an ambitious bone in his body.

Mason Shorthand is for the live, up-and-doing young man or woman who wants to make *every minute, every hour, every day, count big.* This wonderful course is for the level-headed individual who has *no money to throw away, no time to waste, no opportunities to lose!*

Mason Shorthand is for you. Heed my advice. Investigate! "Look before you leap!"

Write me today—fully, freely. Get the details right away. I'll prove everything. Don't want you for a student unless I do. That's fair, isn't it?

"Surely," you say. Then let me hear from you by return mail.

Sincerely your friend,

H. THE LETTER THAT SELLS BOOKS OR MAGAZINES

Most of the books being sold by mail today are of an inspirational character. The magazines are full of advertisements of books of this kind. It has been estimated recently that the volume of books now sold by mail far exceeds the number of books being bought across the counter.

The letter that sells books has a wide range of development—an endlessly rich storehouse of argument to draw from. There is *so much* you can say about a good book or an interesting magazine!

In recent years the demand for success information, efficiency reading, self-advancement literature, has grown enormously. The average man and woman are *waking up.* They are looking forward, reaching out, aiming higher.

Personal ambition now holds the center of the stage. So books and magazines that satisfy the yearning for these things are sought for eagerly and read with intense interest.

1. The Start.—Almost in its opening line the book and magazine letter should grip your reader's interest with something specific, direct, pertinent, exactly to the point. It must fill in or "feed" some particular hunger for edification, information, or entertainment.

Below is a gripping paragraph from the body of a letter about an inspirational book. Note how strongly it *builds the value* of this book in the reader's mind:

Let me say that in this wonderful book, "AMBITION AND ACHIEVEMENT," you are getting something you've probably sought for years—sought and longed for, admired in others—something that will give you that power of accomplishment, of cashing in on your abilities, of governing yourself and the other man, of turning dreams into realities, of changing *hope* to *have, maybe* to *must,* and uncertainty, hesitancy, delay, and fear into *positive, vigorous, successful action.*

2. The Ring of Earnestness.—The book letter should give the ring of real earnestness to your story. It should put vital, personal, pulsating interest into the whole composition. The following paragraph from an inspiring letter catches the reader's interest:

Then back on page 341 you'll find an inspiring message for you. Here's rich thought—food for the printer with a little shop and a big ambition! Here's a new place for him with greater possibilities—a broader sphere of activity that has been waiting for him all along.

The methods convincing your reader of the superiority of your book include:

(a) What the book means to others.
(b) What benefits may be expected from prospect's perusal.
(c) How the book fits the reader's needs.
(d) Explicit details of contents or how arranged.

3. An Investment in Knowledge.—Logic tells you that no man or woman purchases a book for its actual basic value. It represents to its possessor more than so much ink, paper, and binding. It represents more than the expenditure of brains to compose or labor to print it. To the reader it represents an investment in knowledge. He looks for *returns.* He calculates his returns in entertainment, information, increased health, happiness, power of achievement—or in other ways, perhaps. But the point is—*he expects a return on his investment.* So the bigger you can truthfully estimate these returns to be, the greater your likelihood of selling him. The brighter you paint your picture, the more readily he will invest. Make this matter of returns on the investment the actual aim and purpose of your appeal. This is your font of inspiration.

The return on the investment is well brought out in the following paragraphs:

Imagine! These magnificent big books, out of which you're free to lift good things at your leisure, will be sent to you every month for a whole year for only $3.50, postage included.

One idea, remember, might be worth $350 or $3,500 or $35,000—who knows? Your little monthly journey through these inspiring volumes would prove a positive mental tonic, a prod to your power of production. Result—you'll hit the bull's-eye of bigger results!

And—by the way! Just as an inducement right this minute, I'll do *this* if you'll reach right over, seize the pen, and make that check for $3.50 right now—

I'll put you down for thirteen months instead of twelve.

Below is an effective book-selling paragraph that has an appeal despite its alliterations:

Here is a miracle book that builds new backbone. It generates new grit and get-up. It creates broader productiveness in your

business make-up. It opens hundreds of new avenues of accomplishment. It explains, it reveals, it arouses. "THE MIRACLE OF WILL" is like some potent tonic that creates a *new man* within you, redoubles your energies, and gives you fresh pluck, purpose, and power.

Fundamentals of Book or Magazine Letter.—Finally, in order to write a strong letter selling books, magazines, or periodicals, then, you must also adhere to the methods of all good business letters regarding form and content. You must look out for the purpose, point of contact, obvious reason for writing, explanation, argument, mode of persuasion, clincher, friendly closing.

We reproduce in full a book-selling letter that draws copiously from the methods of all sales letters. It is a selling talk that produced splendid results:

Dear Friend:

If you will stop and read this letter—no matter how busy you are—you may be deeply grateful that you did. For—

We've published a book that means worlds to you!

Every man, every woman, should read "New Paths to Success," no matter what his or her life work may be. This wonderful book may mean a new lease on life for you in many ways. It will smooth your pathway from the first day you read it. It tells the great, helpful things that books rarely tell. It is a revelation—a book of a thousand wonders!

It shows you new roads to prosperity, health, and happiness. It is for the man or woman who has groped in the darkness of uncertainty, who asks and is not answered. It is for everyone who has wished and waited—who has longed for success and well-being and contentment.

"New Paths to Success" is helping to make new beings. It comes into your life like the dawn of a new day. It bears strange and wonderful tidings—a flood of clear light that dispels the darkness and builds new courage and fresh hope from the hour you read it.

This book will mean more to you than any book you ever read. Although the price is but $2, we feel sure you will think it worth *a fortune* after perusal. It's a book you want to hug to yourself and take where you can read it alone. A book you read far into the night, even until early morning.

You are surprised, fascinated, thrilled. Its revelations, its helpful, practical new truths about you, your life, health, happiness, fortune, and future—these make you want to read on and on. You cannot get enough. You *feed* on it! It fills your very soul with higher purpose and new resolve.

This unusual work was written by a New Hampshire man who has made great discoveries that should put many of his fellow-men on the threshold of a broader life.

Read what the late Elbert Hubbard said of this book:

"I have requested that Mr. Browning's book be registered and catalogued in our Roycroft Library. It is intensely interesting and contains many big, new, wonderful thoughts and vital suggestions."

The well-known Reverend Raymond L. Whitcomb writes:

"I have read and reread this book with wonder. I consider it unique in literature. The book and its author, in my opinion, hold a place heretofore unoccupied—a place reserved for them perhaps since the world's beginning. It is a great honor to have given humanity so priceless a gift—this definite knowledge of what was previously considered unknowable. I hope every thinking man and woman may read this book, and soon."

This is what Professor L. David Green, eminent scholar, author, and lecturer, says:

"I want to thank you for the privilege of perusing the manuscript of Mr. Browning's book, which, to my mind, marks a turning point in the march of human intelligence. The evidence, proofs, and tests given in this volume constitute the most remarkable presentation of facts that has been recorded, to the best of my knowledge."

We know that you, too, will be overjoyed with the contents of this wonderful book. In your gratitude you will be eager to lend it to all your friends. In your enthusiasm you will want them to enjoy the good things you've discovered.

Send your $2 for this book today! Beautifully silk bound, gold-leaf lettered, 232 pages, illustrated. Mailed postage prepaid. Don't wait! A world of bigger things awaits you! You need this helpful volume now.

Yours sincerely,

I. HOW TO WRITE FOLLOW-UP LETTERS

A *single* sales letter cannot always interest, persuade, and convince your prospect. Especially is this true where the article is something over which most persons deliberate about buying. If you are marketing an established product at a few dollars, a single sales letter may be enough. Even then a follow-up letter may be found profitable. But where your product is little known, with no particular reputation for utility and value, and where the price is an item to consider, then a series of follow-up letters is needed.

Sales letters dealing with office devices, investments, real estate, insurance, enrollment in a business school or corre-

spondence course, generally call for a strong follow-up series.

A series may consist of as many as eight letters, but more often three or four are sufficient. Each letter must be even more convincing than the one before, so that it will strike a harder blow at the reader's indifference.

Two Modes of Approach.—There are two modes of approach in a follow-up series—*repetition* and *variety*. In the first every letter of the series should give the same fundamental facts in different phraseology, the most vital features being prominent in *all* letters of the series. Of course, mere repetition grows monotonous. Therefore you inject *variety*. One kind of argument will hit the particular needs of a certain class of readers, another will touch a different type. Present your proposition from various viewpoints, and so include various-minded men by a single appeal.

Two Classes of Follow-up.—Follow-up systems may be divided into two classes: *First*, those whose aim is directly to sell a definite product or proposition, and, *second*, those whose aim is principally to keep the company's name and merchandise before the public. In the last-named class of follow-up are notices of special events or seasonable sales sent to customers at regular intervals. Here is a letter advertising fuel that illustrates the follow-up aimed to keep the name and merchandise before a customer:

Dear Mr. Black:

Our object in writing you again is to prove this is a coal and wood business with something more than the mere dollar-getting idea!

Not just coal and cash. Not just wood and wherewithal. You are entitled to *something more!* You ought to get *quality*. You ought to get *service*. You ought to get *price consistency*. You're entitled to all these three in addition to the merchandise you get for your money.

You want good coal and you want decent wood, delivered where you want it, when you want it—at the right price and none other. You like to know your trade is warmly appreciated; that we're

anxious to please you and eager to make you a steady and satisfied customer.

You want to save on your fuel bills by actually getting the maximum heat power at minimum cost. You want economical, non-wasteful coal that will give you your *full money's worth.*

If you've never tried our fuels, there's a real surprise in store for you. Each is a heat-giving marvel and a money-saver. A trial ton will speedily prove you've really been missing something. And besides giving you better quality and stretching your fuel dollars, we're sure the service—prompt, courteous, personal attention to your wants—will be a happy revelation!

Order now—while you've the impulse to *try something better.* Our 'phone is Main 7691—and it's list'ning for your welcome ting-a-ling.

Yours very truly,

The Direct-Sale Follow-up.—The direct-sale follow-up letter hammers away with might and main on one product, process, or proposition until *sold.*

If the first letter of such a series is written in reply to an inquiry, it usually covers all the important details about the product. But if it is sent unsolicited, it may feature a single striking point. Later letters will bring out other points, until the argument most vital to the prospect is discovered through his letter of response.

The direct-sale letter is like a salesman making a number of calls to sell a piece of machinery or other product. On the first visit he may spend most of his time getting acquainted with his prospect. He studies his man and gets him interested. Armed with the knowledge gained during his first visit, the salesman returns. Now he may give full details and proofs, persuading the prospect to the point where he asks how much it will cost. On the third visit he often completes the sale.

You can apply this policy to your follow-up series. Your prospect may not answer the first letter. Perhaps he has not made up his mind. He simply needs further details. Your next letter, then, will give him more information.

Again, he simply may be hesitating—following his native caution—and needs more urging. He may think the article

will not fill his particular needs. Possibly he is investigating a competitor's line. Or maybe he thinks the price too high.

Your subsequent letters, therefore, should persuade more urgently, show how widely your product is used, its great demand. Also prove the superiority of your line over the other lines. Convince the prospect your price is low when compared to the value.

Each Appeal Different.—Each letter in the series should aim to make at least one new appeal. It should have a fresh central idea. Supplementary selling talk may revolve about it, but should be made secondary.

Do not assume that your prospect has your last letter on hand or remembers the details of your offer. As the series moves toward its climax the former points may be brought up briefly from time to time.

It is best not to use all your strongest arguments in the first letter. Do not expect your first letter to get orders from all your prospects. Be satisfied if it brings a reasonable number of responses. In addition, it probably has aroused sufficient interest among your other prospects *to insure their attention for the letters that will follow.* Make certain that you have some strong arguments or attractive inducements reserved for the close of the series.

Master this important business of the follow-up letter. It will pay big returns on every hour you invest in its study. A strongly constructed follow-up is a part of every successful business reaching trade at a distance.

Below is an unusual "first letter" and a follow-up. In the first letter note what an interest magnet the opening paragraph is, and the clever unexpectedness of the second paragraph. Although this letter is too far-reaching in its statements, unusual in approach, and breaks the rules in many ways, it nevertheless made a great record as a producer:

Dear Friend:

I don't know whether you'll believe me. I hope you will. Of

course, if you won't, you won't. It's just a simple little question of *faith.*

It concerns a book. And it concerns $3. I've the book. You've the $3.

Nowhere is there a book that will do more for you! And *right now,* for a thousand reasons, for your sake, the sake of those you love, the sake of your entire future, for the sake of your health, happiness, peace of mind, pride, principle, and your whole life's ambition, you should *get this book* and burn into your memory every thought it contains.

This wonder book is called "The Greater Life." It was written by John Stewart Lawrence, M. S., Ph. D. In its 600 pages are the four courses that mean so much to you:

1. The Factors of Personal Power in Business and Social Life.
2. Economic Laws, Natural Principles, the Basis of Success.
3. Strategy of Turning Brain Power into Bank Balance.
4. How Any Man Can Advance to Wealth and Power.

This book will grasp you by the hand, look you in the eye, and tell you, in plain, simple language, *exactly what will bring you the things you want in this life.*

Of course, I don't know how big you are. I don't know how big you mean to be. But this book has something vital to do with it all right now. It will do for you what your most intimate friend cannot. It will point out just where you may be lacking in your business make-up. It will tell you all these things clearly and truthfully, because it is frank, forceful, unafraid.

It will make a bigger, broader, brainier business man of you within a short time after you've read it. Don't resent my saying this. We can all learn. We realize that the recipe for perpetual ignorance is to be content with our own knowledge.

This book will surprise you in a thousand ways by explaining things you may have noticed in other successful business men—things you often may have pondered over. It will lay bare before you new, decisive truths you must grasp and make a part of your business self in order to do, to dare, to dominate.

You must get this book. Get it right away. The price is $3, as I've said. An order blank is enclosed. Send your check with the order—and *I'm downright positive you'll be forever glad you parted with the money.*

You've wasted many, many times $3 on things in your business life that brought you not *a millionth part of the benefit this book will bring.*

That's all I've got to say. It's up to *you!*

Yours sincerely,

The follow-up letter is just as unusual, outspoken, and

daring in expression. Yet this "outlaw" style of letter, like the first, won its laurels as an order getter:

Dear Friend:

You haven't answered my letter about "The Greater Life." Every day you neglect reading it you are missing big chances in business—golden ideas, rich opportunities, cashable methods, profitable suggestions, clean-cut solutions of problems constantly confronting you; things you need in your business battle; things you've longed for.

Now, to be perfectly frank, it won't make a great deal of difference to *me* if you lose this chance of reading "The Greater Life"—*but it will to you.*

"Oh, yes," you say, "he just wants to sell me his book and get my $3." Of course I want to sell it, and of course I want your $3—

But—

What man of flesh and blood, ambition, and ability ever let a three-dollar doubt cheat him out of a rich mine of big ideas?

Incredible as it may sound, I'm doing more for you by sending you this book than a man who'd hand you $1,000 in cash today.

In "The Greater Life" there are Rockefeller-Morgan-Carnegie-Vanderbilt secrets of turning the tide of things in your favor, and turning it *now—now—now!* Not five, ten, fifteen years from now, but today—A. D. 1920.

Laugh at the man who tells you money and fame are just luck. For there is a well-defined system whereby *other men rose higher, and you can.* "The Greater Life" proves it all so clearly a twelve-year-old would understand. It is the chart with which you can definitely, decisively, lay your plans for broader activities and bigger rewards. It contains success-seeds for new undertakings that may make you rich and independent.

Grover Cleveland said: "Opportunity and accomplishment are two very distant relations. *Seeing* the chance and *seizing* it are two very different matters."

"The Greater Life" is a Miracle Book that builds new backbone. It generates new grit. It creates new productiveness in your business make-up. It redoubles your energies, giving you a higher, clearer, surer aim than you ever dreamed could be yours!

All this may sound exaggerated, but the book is here to prove everything. One thing is sure—if you send for it immediately; if you get your order into tonight's mail; if you believe its author is a man you would gladly listen to from a public platform, because of his satisfying solutions of *your particular problems—then I guarantee you will always consider this three-dollar investment the luckiest you ever made.*

Sincerely yours,

CHAPTER IV

HOW TO WRITE COLLECTION LETTERS

One of the big problems the business firm has to face is the collection of delinquent accounts. Just why it should be so difficult to induce some people to pay for merchandise or service they bought readily enough is hard to explain. Possibly it is because the pleasure of anticipation or satisfaction of possession has passed. The merchandise has been used up and the benefits or service forgotten. Also, it is simply a human trait to forget monetary obligations, just as it is human to forget moral ones.

Probably the hardest collection to make is for service rendered, for work long since completed, and perhaps forgotten. The physician, the dentist, the lawyer, the tailor, the decorator, the accountant—their work has been finished, and they are expected to send a bill in due time. In many cases they must devise means to make the tardy debtor pay up. The habitual debtor, although he may be willing to pay, rarely has a *desire* to do so; thus the collector of delinquent accounts has the difficult task of inducing a man to pay for something in which he is usually no longer interested.

It is much easier to sell goods by letter than it is to collect money by letter. There is no comparison between them. The unwillingness of the prospect to buy does not compare with the unwillingness of debtors to pay. Here is your obstacle. This is your brick wall of opposition—unwillingness to pay.

The first mission of the collection letter is to bring about a complete understanding of the obligations on both sides. No small number of delinquent accounts in business result from misunderstanding. The debtor does not fully understand the terms of the contract. The dealer may not understand the attitude of the debtor. The collection correspon-

dent fails to grasp the situation or the intention of either. The duty of the correspondent, then, is to *get a complete understanding of the whole matter.* When all the facts are secured, often a straightforward explanation will make a supposedly difficult collection comparatively easy.

Three Classes of Debtors.—There are three kinds of customers with whom every business house has to deal:

1. The reliable kind.
2. The careless, slow-paying kind.
3. The doubtful or dishonest kind.

The three types will require different modes of approach, because their reasons for failing to pay are different.

1. The Reliable Customer.—The reliable customer slips into arrears because of some change in his financial affairs, some misunderstanding about the contract, some dissatisfaction about the service or merchandise, some error that has caused the debt to be overlooked. He should be approached with delicacy and friendliness. His good will and his custom should be retained. Send him at first a simple reminder. If this does not bring the desired response, follow it up with a friendly letter that seems to talk the situation over with him. If he has proved trustworthy in the past, you feel you can depend upon him to do the square thing. Therefore, harsh or threatening terms are out of order.

2. The Careless, Slow-Paying Customer.—Your careless, slow-paying variety needs frequent reminding and shaking up. These debtors are of two classes. The first consists of good-natured, easy-going people who mean well but take their time and "put off till tomorrow" because it is their habit to do everything that way.

The second class of "slow-pay" customers is made up of those who are either habitually out of funds or who have a mistaken notion that they never should pay a bill until they are repeatedly "dunned." Firmness is the keynote of the method to use in handling them. Be friendly but firm.

Their trade may be valuable. You want to retain their patronage, but you desire to convince them that, as a matter of business, you expect them to pay their bills.

3. The Doubtful Type of Debtor.—Debtors of this type are (a) those whose credit is so insecure that their business no longer is desirable; (b) those who have failed in business; (c) those who are willfully dishonest or wholly undependable. Your method of dealing with all debtors of this class will, of course, be decisive. The only precaution to be taken is to determine before you address them whether they are dishonest or unfortunate or merely careless.

Whatever your method of approach, remember that you have but one object in view—*to bring money in response to your letter.* If your letter does not produce a remittance, it should at least secure a reply. To stimulate a response of some sort your letter should be severe enough to command attention. Its mission is to make the reader feel that he *must pay.* There are various methods by which you can accomplish this end, but *accomplish it you must.*

Letter Must Be Analytical.—The collection correspondent will do well to cultivate the habit of analyzing each case, of sizing up each customer. Only in this manner can he determine just what letter to send and just when to send it.

A Series of Collection Letters.—There are six distinct classes of collection letters. They may be considered separately, each adapted to a particular type of debtor or kind of account. Or *the six letters may constitute a series,* to follow one after the other when the preceding appeal does not do the work. Where these letters are written in sequence it is important that they be *related.* Each must play its part in the plan; each must take up the work its predecessor left unfinished. Be careful that no letter contradicts anything you already have written. If you express an intention to take some particular course of action, follow up that idea in your other letters. Otherwise your letters

will be lacking in serious quality and will have little effect. The six classes of letters that may be employed separately, or in a series, are:

1. Friendly notice of delinquent account.
2. Frank request for an explanation.
3. Suggestion of partial payment.
4. Appeal to pride, justice, or reason.
5. Warning of intended action.
6. Notice of legal action.

1. **Friendly Notice of Delinquent Account.**—Such a letter is sent to the reliable customer or to the one in good standing who for one reason or another falls behind in his payments. He should be approached with cordiality. Let nothing that could destroy the friendly relationship be introduced. Asking such a customer for money is a delicate proceeding. Suggest that he has forgotten; take the attitude that you thought he would like to be reminded. Such a letter should be courteous, friendly, and express an appreciation of the customer's patronage.

Here is an example of a cordial notice to a delinquent patron whose business is thought valuable:

Dear Sir:

In auditing our accounts we discover the enclosed unpaid item under your name. More than likely this little matter has entirely slipped your memory, and we feel that in writing you about it our letter will be taken merely as a matter you wanted called to your attention. One's small personal accounts are things one is likely to forget.

This firm always has valued your patronage most highly, and we feel it an honor to have your name on our books. Kindly regard this purely as a reminder, and make remittance by draft, post office or express money order in enclosed envelope.

Cordially yours,

2. **A Frank Request for an Explanation.**—Such a letter may be used as a direct follow-up of the cordial notice when the first brings no response, or it may be sent to the slow-pay type of customer who has the bad habit of putting off remittances as long as possible. Such a letter should not offend. It is pleasant and conversational, but it goes a bit

farther than the mere reminder. It invariably makes a personal appeal. It asks the reader to state frankly what the difficulty is, dwelling on the fact that his attitude is not understood. Such a letter will be as eager as the first to preserve the customer's good will, but it will be straightforward in asking for a settlement.

You can introduce a bit of sales talk into this letter. Tell the customer of some new line of merchandise, special value, or particular proposition you are sure will interest him. There is a threefold reason for this: *First,* you want a new order, naturally; *second,* you want to keep his good will; *third,* he's likely to pay up in order to clean the slate for a fresh shipment.

Here is a collection letter that firmly but graciously reminds the reader that he must pay:

Dear Sir:

We did not hear from you about your account. We know it is a small matter and in all probability you have overlooked it among the many details of your busy days. Won't you remember to fix it up today so that we may close this balance on our books?

We highly value your continued favors and want to do everything in our power to preserve our pleasant business relations. Like every other business, ours is sustained by the moral support of our customers.

Will you kindly make remittance to us today, or at least write us frankly about your reason for delay? If we are in some way to blame, we want to make it right.

Cordially yours,

3. Suggestion of Partial Payment.—The third step, when the *cordial reminder* and *frank request for an explanation* have secured no response, is to assume that the customer may be in difficulties. Show you are sympathetic and truly interested in his welfare. Sometimes you can make concessions or suggest means of relief. Half the delinquent debtors that struggle along from month to month, at their wits' end to meet obligations, are merely lacking in method, system, and efficiency. They do not plan intelligently. They cannot see their way out. They want to do the right thing, but mismanage things. You can often help

to untangle their difficulties. By giving them time, by suggesting installment payments, you may aid them materially in getting on their feet. A collection letter like the one below may bring a ready response where harsh methods might fail:

Dear Sir:

Every day we have been expecting a remittance from you. Somehow we cannot believe you would intentionally let this little obligation go without payment.

You will grant we have been very patient about it and have refrained from drastic action, feeling sure you were the right kind of person and would pay.

Surely you won't let us wait any longer. Sit down and write your check or send draft, postal or express money order for the amount.

If you cannot possibly pay the full amount now, pay *part,* and your application for extension of time on the balance will be given our prompt consideration. But be sure to take *some* action *today,* so we may know your intentions are good.

Yours truly,

4. Appeal to Pride, Justice, or Reason.—This letter naturally follows that which *offers extension of time.* It is the strongest of all collection letters. It is the climax of your series.

The strongest argument in such a letter is the matter of *business obligation.* The *moral obligation* is mentioned too, but the big appeal is to the sense of *business obligation.* There's not a business man worthy of the name who does not look with respect upon the business obligation to pay debts.

Next you will appeal to his pride. The man who cannot be touched through a direct appeal to his pride is practically hopeless. Make evident your confidence in his honesty, and imply that you are sure he will not fail to measure up now. Appeal to his sense of honor, his pride in keeping his word. His sense of justice will tell him where his duty lies. He may then see the reasonableness of your demands. Such a letter, earnestly written, is likely to have the desired effect.

Here is a letter founded on the appeal to pride, justice, and reason:

Dear Sir:

You cannot say we haven't been patient with you. This is our fourth letter regarding the enclosed unpaid account.

We feel that, in all fairness, we are entitled to some kind of reply, and if not a full at least a partial remittance of the enclosed account.

Surely you would not have us ship you our merchandise and cheerfully extend you credit—then neglect to pay us.

You do not wish to go on record in business circles as a man who refuses to meet his just obligations. It would instantly affect your credit standing.

For your own sake, don't neglect the matter another moment, but close up this little account today; send draft, postal or express money order in tonight's mail.

Yours very truly,

5. Warning of Intended Action.—This appeal is the logical sequel to the preceding letter. If he has not been moved by the appeal to his honesty, sense of justice, and business obligation, you must warn him that some sort of action is necessary.

Even such a letter should be written with tact. *It should not take the form of a threat.* There is a vast difference between a threat and a positive statement of one's intention, which merely tells what must follow the customer's further neglect of the matter. Make him see that you will take legal action with reluctance—that his own willful avoidance of his obligation has *caused* the action. Tell him that, even now, a reply, an acknowledgment, may prevent this annoyance. Make clear that there is still time, if he will make *partial payment* at least, to delay action and secure a respite.

Such a letter usually brings a reply, either in the form of money, an excuse, or a plea for delay. You have touched the debtor's sense of self-protection, his dread of publicity. You have made plain to him that the payment of this account will benefit him; its non-payment hurt him. Here is the "you" element coming in again. As it is the most forceful part of the sales letter, so it is the most effective argument of the collection letter.

Here is an example of a letter that notifies the client of intended action:

Dear Sir:

We do not want to proceed against you for this amount, but have exhausted all reasonable means of getting you to remit amicably. As a final effort to settle in a friendly way, we write again. Of course, if you do not respond to this, we must proceed to collect otherwise. We still hope you will do the square thing, and trust we shall hear from you at once.

In a former letter we offered to accept part payment and extend time on balance. We will still consider this if you cannot pay in full now. All we ask is an evidence of your *willingness* to pay, and we shall expect a portion of the amount by return mail.

Yours truly,

Should this fifth letter bring no reply, the next step is to decide upon the course of action to be adopted. This action may take the form of—

(1) The sight draft.

(2) The collection agency.

(3) Bringing suit.

1. *The sight draft* is the mildest method and the most frequently employed.

The form of draft shown below is, of course, familiar to every business man, but the business man might be surprised if he knew the large number of persons who don't know anything about a sight draft. Therefore the form below, and what immediately follows it, are given for the guidance of those who may not be so well informed on collection procedure:

$300.00 New York, Feb. 1, 1921.

At sight pay to the order of JOHN SMITH Three hundred dollars for value received and charge same to the account of Robert Jones, 221 State Street, Chicago, Illinois.

John Smith
1421 Fifth Avenue
New York City

This is sent by the creditor, John Smith, to the bank where Robert Jones, the man who owes him the money, has his account. The bank sends a messenger to Jones's place of business, with instructions to collect. Jones is not obliged to pay the amount to the messenger, but if the account is correct it is probable he will. He does not like to have his bank see that his bills are not paid.

Formerly the man who had a sight draft presented and did not pay was considered "doubtful credit." But of recent years this means of collection has been so frequently employed in C. O. D. purchases and in the general course of business that it has lost much of its effect. There is, of course, no use resorting to the sight draft unless you are reasonably sure the debtor has the money in bank to pay it.

2. *The collection agency* depends for results upon its ability to harass the debtor until he pays. With many collection agencies the method employed is to beset the debtor with harsh, disagreeable communications, or to give the matter a publicity most disagreeable to the debtor, through personal collectors or telephone messages. The debtor often pays up to get rid of the annoyance. But the collection agency can be of no material assistance unless it can write better letters or devise more effective means than your own collection department. Its influence, like that of the draft, is largely moral. Unless the agency is a reputable one and employs dignified means of accomplishing its purpose, no high-grade house should employ it. A reputable house can better afford to lose on bad accounts than become known for undignified methods of collection.

3. *The lawsuit* is your final resort. The mere mention that you intend to place the account in the hands of an attorney will in many instances bring the client to terms. Unless he cannot pay, or has some real or fancied grounds for refusing, he does not want the embarrassment and trouble of a lawsuit. Of course in case of small debts a lawsuit is not worth while, but there are times in the collec-

tion of accounts when it becomes unavoidable. Notice of pending action is the final letter of the series.

6. Notice of Legal Action.—You should never fail to write this letter *before* you institute suit. Never let the debtor wait to be informed by presentation of legal summons from court. There are several reasons why you should send this letter on the eve of action.

First, a notice that on a certain day you will turn the matter over to an attorney for suit will frequently bring forth the desired response.

Second, it gives your client no chance to say that he had not ample warning. You place the responsibility upon him. The suit, if it follows, comes as his own choice.

Third, it preserves the policy of fair notification which is characteristic of good houses. No matter how *lacking* in these qualities is the person with whom you are dealing, *always* stick to your standards of fairness.

The notice of formal action should be brief and decisive. The following is a correct form to follow:

Dear Sir:

Having had no response from you to our many requests for payment of the account noted on enclosed statement, we take it for granted that it is correct as rendered.

Accordingly, unless we hear from you by October 25 we shall be compelled to turn the account over to our attorney for immediate legal action. This we dislike to do, but as we have given you every reasonable chance to remit it is necessary that we collect at once or proceed as stated.

Respectfully,

Good General Rules.—There are a few general rules that the writer of collection letters should learn by heart:

First—Be punctual with your collection reminders. If you are slow in asking your client for money due, he will be slow in paying it. You give him the impression that your business is run in an unsystematic way. He may get an idea that you have forgotten about the account or that you do not care greatly when he pays it. Have your statements or reminders mailed regularly at the proper time. This will

create an impression of system and promptitude which indicate to the debtor that prompt payment is expected.

Second—Make your letters personal. Avoid the too free use of form letters, or if you use form letters let them have the personal element strongly expressed. Make the debtor aware that you are keeping tab on him, that you give individual attention to each and every such case. This course will make him much more likely to feel the necessity for timely remittance.

Third—Decide on a plan of appeal and stick to it. Do not offer one reason for desiring immediate payment in your first letter and switch to another reason in your second, or offer an argument in a third that practically contradicts the first two. Such a procedure will make your whole series ineffective.

Fourth—Be plausible. Do not give lame reasons for asking your client to pay his debts. There are enough real ones. The debt itself is reason enough. You scarcely need explanations, and need not apologize for courteously asking a man to pay what he owes. Make a sane, practical appeal and stick to it.

Fifth—Do not tell debtor you need the money. This is one of the weakest arguments a collection letter can convey. Except in the case of a private or personal loan, do not try to collect money through any plea of your own necessity. A man should pay his debts because he owes them, not because you need the money.

Sixth—Make your letter definite. Make your statements to the point, but do this without offending him. There is a wide difference between being firm and being curt. A civil letter instills in him a respect for your restraint. This in itself may lead to what Shakespeare called "a consummation devoutly to be wished"—*payment of the account.*

CHAPTER V

HOW TO WRITE LETTERS TO SALESMEN, AGENTS, AND DEALERS

The modern sales manager, himself a salesman, gives a great deal of thought to the "ginger" letters he sends out to his men in the field. He realizes that the man on the road needs not only to be encouraged but also inspired. Furthermore, he can be educated in newer and better methods of salesmanship if this is done tactfully and without making the salesman feel that his past performance is not all what it should have been, or that he is being lectured, or that the sales manager "thinks he knows it all."

Sales managers have learned the value of putting real personal interest and news value into their letters. There is an object lesson in this. Have an idea to convey that the salesman will be grateful for. Have something of genuine interest to impart. Never send out a letter that is not of real benefit to the men who read it. Write because you have *something* to tell. Write so they will *read* your letters and want to read *more* of them.

Unless you are a salesman yourself, you cannot write "ginger" letters to other salesmen. Few salesmen will submit to being "educated" by some man whose letters show he has only a superficial knowledge of the science. These letters to salesmen should be *educational.* They should contain sales *helps,* and so should be written by one who knows the theory and practice of salesmanship. Also, he must have the added knack of passing on the thought to the man down the line and making him genuinely glad to get it.

Imparting your information *tactfully* is one of the first requisites. You are too diplomatic and too much of a salesman yourself to take the pep out of a man by preaching to him. The best "ginger" letter approaches the salesman on

his own level. It is friendly. It is informal. It is warm. It is enthusiastic. It is sincere. It makes the salesman feel he is working *with* you, not *for* you. Give your pill of education a sugar coating of anecdote, or a little home-office news, or a mild bit of humor, or a story, or a picture of what some of the other "boys" are doing. In between the lines he will read the sales education that you have skillfully implanted there.

Ability to read human nature is a strong help to the sales manager. He is able not only to *pick* a good salesman but also to *make* a good salesman by proper training. The old theory that a salesman is born and not made has been exploded. There is no man from whom many sales managers so ardently pray to be delivered as a certain type of the "born salesman." There is no individual so full of excuses, inefficiency, stubbornness, and egotism as the "born salesman." Often he is the kind who produces business by fits and starts, and when he falls down on an order or a territory he will not let anybody tell him how to pick himself up. He knows it all. You can't teach him anything. Other types of "born salesmen" not only listen to reason but are constantly on the lookout and grateful for the sales manager's suggestions. They like him because he is trying to *help* them.

Then there is the *trained* salesman! He may have a natural gift for selling goods, though often it is latent. Certain other good qualities he must have assuredly, but he can *acquire* the ability to sell. Usually he is ready and willing to learn. He conforms to the policy of the house. He is tractable, persistent, eager to make good. Usually he can be depended upon to produce steady results, because he works scientifically—not erratically. He does not sell only when he feels in the mood. He sells because he is in the habit of working methodically. The letters he receives from the house will have much to do with his progress.

The Form Letter to Salesmen.—When to use the form

letter and when the personal is one of the first questions the sales manager has to decide. There must be at least an occasional individual letter to keep the manager in touch with the man. A tactful letter, personally dictated, that takes up the actual problems of the salesman, advises him about difficulties, gives a word of praise, encourages or inspires—such a letter is needed at intervals.

But where there is a large staff of men in the field a weekly personal letter to each is almost impossible. The form letter must take its place. The thing to do, then, is to *make the form letter personal.*

One Firm's Great Plan.—A large corporation—one of the largest in the United States—has a unique way of making its form letters personal. The general sales manager sends out a letter each week to all the men on the road. The greater part of this letter is made up of communications from the men themselves. All are asked to contribute something from their own experience that might help, interest, or entertain the rest of the boys: some deal they have made, some success from which they derived valuable experience, some snag they have met, some discovery made, some obstacle overcome. These extracts are quoted word for word. Then the sales manager puts in his comments. These comments make the *sales education.* In this way the instruction is based on real experience. The men recognize it is real. They see the very problems that they have to face put forth in another man's words. They are consoled by the knowledge that other men have the same difficulties as they. They are encouraged by seeing how other men have met them. Thus the sales talk they receive is not mere theory from a man comfortably seated at his desk. They get the real thing. Then, too, the letter is a friendly bulletin that keeps the force united, a kind of family tie that brings all together in a common cause.

The *appearance* of the letter sent out by this concern is carefully considered. The stationery is of the finest. Usu-

ally there is a design printed in silhouette, giving the letter's central thought in the form of a picture. It is an impressive letter. The men feel that care and taste are expended in its production. They take it seriously. Furthermore, they themselves have helped to compose it. They await its coming. It is their own—something personal.

Put Yourself in His Place.—This personal discussion of the work each man is doing is the most valuable portion of the letter to salesmen. The "you" element must be strong. The reader—the salesman who is reading it—must come *first.* Nowhere else is it so important that you *put yourself in the other fellow's place* as in writing a "ginger" letter to a salesman. Discern his perplexities and difficulties. Be familiar with his territory. Know his prospects, the nature of the obstacles he will encounter, what environment surrounds his work.

There is no way to keep in touch with your salesmen's personal needs save by studying carefully their daily reports. Therein you may learn the causes for failure, the reason the salesman falls behind, or how he can make the best and most of his successes. Through analysis of his daily reports you grow familiar with his difficulties.

Another feat of the "ginger" letter is to bring the salesman to a realization of your position—to make him see your side of the case. While you sympathize with his problems and try to aid him, you must make him feel that it is part of his duty to see your problem and help with its solution.

Inspire Your Man.—The main object of the letter to salesmen is to brace them up. Encouragement should be the keynote. Inspire your man to increase his own efficiency. Turn to good account his disappointments and failures by showing him that *"sometimes Failure is only Opportunity yanking us out of the wrong path."* Help him to put a new incentive into his work. He needs confidence. He may often grow faint-hearted. Frequently you can tactfully hold up as an example the achievements of others

in his line. You can show him how all successful salesmen have traveled his road—have risen by their own efforts—through overcoming the very obstacles that are now blocking his way. Convince him that there is no doubt he will make good. Make him see it is all a matter of pluck rather than luck. Write to him just as you would talk if he dropped into your office in a discouraged mood.

Behind all this counsel and encouragement is the object, of course, of spurring on the salesman to increase his sales. But you should never let him detect the speeding-up process that lurks back of your efforts. It is easy to avoid this. You can readily dwell on how the increased sales will benefit him. You can make him see that helping the home office will advance *his* interests. You use the argument of self-interest as an indirect means of accomplishing your end.

No sales force can work as a unit unless this personal contact between salesmen and manager is maintained. Keeping up the home-office interest while the men are on the road, far removed from supervision and daily counsel, is one of the vital factors in preserving the morale and enthusiasm of the sales organization. To write a letter so readable and helpful and likable that the men will look for its coming and peruse it eagerly is an important part of the sales manager's work.

To sum up what has been said above as to the *contents* of letters to salesmen—they should contain news or information about the goods, pointers about competitors, information about leads, about prospective customers; a word of what the other boys are doing, the latest advices about innovations, changes, and improvements.

HOW TO WRITE LETTERS TO AGENTS

The letter to agents should contain everything found in the salesman's letters, and more. This is because many thousands of agents never see the firm with which they are dealing. The business is usually transacted by mail. In most cases the agent has become interested in the product

through a classified or display advertisement in a newspaper or magazine. The sales manager's letter to the agent must *sell* the agent in addition to showing the agent *how to sell* the customer. Therefore, letters to agents have a double sales mission to perform. They must convince, sell, educate, inspire. They must awaken all latent forces within the agent that impel him to get out and make money. They must give him confidence in himself and in the merchandise he is to handle.

Another mission of the letter to the agent is to impress him with the importance of his position. The agent sometimes often forgets this. Often he fails to consider that he is the true representative of his firm before his customer —that on his word, his integrity, efficiency, and industry, depends the reputation of his house. Inspire the agent with *loyalty*. You can find no surer way to do this than by giving him *your* support, appreciation, and sympathy. Show him that you consider his work important and he will aim to double its value. Make him the center of things. Give him his due or he may grow careless and make his work a side issue instead of a dominating ambition.

Five Classes of Letters to Agents.—The sales manager's letters to agents may be classified as follows:

1. Letters to prospective agents.
2. Letters to create enthusiasm.
3. Letters to speed up sales.
4. Letters of criticism.
5. Letters about new merchandise.

1. Letter to Prospective Agents.—This has some of the qualities of the sales letter. You talk about the merits of your goods—but always in the light of their salability. You show how much in demand they are, and mention their strong selling and talking points. You make the prospective agent see what a desirable line you have for him, and how profitable the proposition is.

Introduce the *you* element by suggesting that the reader is just the man to handle the merchandise.

Here are several paragraphs that show the use of sales talk in a letter to prospective agents:

Test upon test has revealed the triumphant merits of the Peerless Electric Cook Stove. That's why it is sure to please and is self-selling. There are hundreds of dollars for you right now in this proposition if you will carefully read the enclosed literature and write to us at once, fully and frankly, just how you feel about taking up the sale of the Peerless.

We are willing to co-operate in every way with the right kind of live, rustling, resourceful people who can go out and *produce,* and later will have a very interesting territorial proposition to offer, with general agency.

We want someone in your locality who is chockful of energy and enthusiasm, and we want him right away. He simply can't help but do a rattling big business in Peerless Electric Cooking Stoves.

If *you* are that man, get busy today and let us hear from you; better get your letter off in tonight's mail.

2. Letter to Create Enthusiasm.—We have already discussed the letter to create enthusiasm. Here is an example that demonstrates how an earnestly written inspirational letter may be made a wonderful help to the agent:

Make up your mind this minute that out of the large army of hustling salesmen *you* will be one of the big money-makers of our great winter campaign—that you will swing into line with your own big battery of pluck, persuasion, and persistence to conquer that dollar-laden army of buying prospects.

I personally have full faith in your ability to make your sales this season surpass all former showings. *I feel sure you will double your record.* I am anxious to co-operate with you through every means in my power. I want you to go after the big money in this business. Go after it with head, heart, and hand. I want you to end this season with a great, big, fat, juicy bunch of greenbacks laid securely away. I know you can if you *will.*

You have only to put a firm foot down on all hesitancy, lack of confidence, or fear—put everything and everybody aside and *go to it* eagerly and intensely, with every inch of your manly resolve.

Right here I quote you from the most wonderful little book on Success ever written—mark well the words: "Fortune is a jade who must be coerced, commanded; she will not be coddled. She is ever elusive to the weak-willed and can be retained only by force. Deal with her tenderly and she will forsake you for a stronger man."

3. Letter to Speed Up Sales.—The letter that speeds up sales is the letter which creates enthusiasm and something more. The same methods and arguments are employed, only they must be a little more positive and direct. Let the agent catch the compelling force of a great organization behind him, giving the whole movement powerful momentum. The only precaution is to avoid letting the agent see you are trying to *drive* him.

Here is a portion of a letter that demonstrates exactly how this speeding-up process may be handled without the slightest suspicion of using the prod:

"He who has lost confidence can lose nothing more. He who has found it can win everything!"

For it isn't altogether the article you're selling—it's what you make of it. It's the value you build in the prospect's mind. It's the picture you weave in his brain that makes him buy—whether it's a safety lock or something else worth while.

And I know, too, that you have the enviable spirit of self-rivalry. You want to do better in the coming year than you did in this. You want to climb higher, reach out into broader fields, make bigger plans for your sales during the coming twelve months. You're handling the best article in your line anybody can buy anywhere—something that laughs at competition and challenges it to produce a superior.

The whole NATIONAL SAFETY LOCK FAMILY, all the way up and down the line—office boy, shipping clerk, stenographer, bookkeeper, foreman, superintendent, president, including every one of its agents in every corner of its vast territory—will swing into the glorious New Year all athrob with *the biggest stock of enthusiasm and energy it can muster and put in motion.*

4. Letter of Criticism.—Letters of criticism to agents always should be *constructive* and not *destructive.* Add to this an especial effort to make the letter *instructive,* and you will have a criticism that will be helpful—and produce results. Undoubtedly there are occasions when such letters will be necessary, occasions when you must let the agent see he is not keeping up to standard. Do not anger, provoke, or discourage him, however. Let your letter open his eyes by showing him what some other agent is doing to improve his methods and increase his sales, just as is done in the following letter, written by a sales manager to an agent:

And that just reminds me. A few days ago I got a letter from one of our Colorado agents, a regular go-getter. He sells lots of lamps and is just as interested in this whole business as I am. He told me quite a lot about the way he sells lamps. And you'll admit he's a chap we *all* can listen to. *Read this:*

"First thing I said to myself when I began to sell Apollo Lamps was: 'I've got to show them the lamp itself to make 'em really *want it.* They've got to see it, feel it, watch it burn. When you see it, it becomes a thing of life, a shining object, pleasant to be near, good to look upon, warm, cheerful, cozy. *I'll take it with me every blessed time.* If I haven't got it along, my words are cold, my argument is lifeless. They must have something to look at, to admire, to see how I make my sales and make 'em easy. An Apollo Safety Lamp is, after all, the most glorious argument you can put up to them, as it is right before their eyes—see!'"

You know and I know that our friend is *right.* He's got the failure-proof system. And this is the very man, by the way, who sends us in bigger orders for lamps than any other man on our list. He believes in keeping a stock on hand all the time. He explains: "I've always got an Apollo to show and sell right on the spot. And another thing, when I've always got 'em on hand I'm always hustling like the dickens to get 'em off my hands, so I can turn right around and order a new bunch and sell *them.*"

You see, it's a kind of continuous performance with this agent —selling, and pocketing the profits. And I'm glad I let you read part of this letter. It'll do us both good, won't it? It shows us conclusively that the big thing is to show the lamp and always have a stock of them on hand.

I guess a fellow could apply this aggressive man's idea to other things—to success in business generally. The thought is to *"be there with the goods"* to back up your argument, and always have them when they're wanted.

5. Letter Introducing New Merchandise.—This is a sales letter. It is so full of possibilities that it is a pleasure to write it. Crowd it with enthusiasm and helpful, hopeful selling hints. Here is a guide for such a letter:

MONARCH AGENTS! WONDERFUL NEW MODEL JUST FROM FACTORY! STARTLING IMPROVEMENTS THAT WILL DOUBLE SALES!

Dear Friend:

We write you today in a mighty happy frame of mind. We never were so pleased over anything in our lives as over our latest production. We are overjoyed to announce that the new 1921 model of the MONARCH ADDING MACHINE is now ready.

It is positively a *marvel!* A marvel of enlightened construction. A marvel of newer principles, of simplicity, of increased efficiency.

It is the surprise and wonder of every man who has seen it, whether expert accountant, agent, or buyer.

Twice as easy to operate. Twice as easy to keep in order. Twice as easy to sell. This fascinating new machine is self-adjusting, self-regulating. Vital improvements over the old style! I tell you it's fairly *alive* with new attractions. And the wonder of it all is: *There is no increase in price.*

Each of these improvements raises the MONARCH higher as a swift, successful seller; a sure, steady money-maker for up-and-doing agents—for *you*. So enthusiasm is running high here in the office and among nearby agents who have seen this splendid new machine.

You want to be one of the active leaders in the great new MONARCH selling campaign just beginning. You now have a machine irresistible to every beholder. You could put it on any business man's desk and walk away, simply requesting that he *try it out*. The MONARCH will do the rest. It meets all arguments, answers all questions, substantiates every claim, fulfills every guarantee, defeats every competitor.

The MONARCH makes itself wanted more quickly than anything you've ever sold. It's a self-seller without a peer!

Turn every letter you write into an *inspiration* letter. If it is nothing but a notice about an order or a new shipment of goods, let it still be an inspiration letter. Put a little "brace-up" talk into it. Add a friendly message of encouragement. Never let any letter to an agent go out without a word or two that will lift up his spirit.

HOW TO WRITE LETTERS TO DEALERS

The letter to dealers is in many ways akin to the letter to agents. It is sent out to the retailer as an aid in displaying, advertising, and selling his goods. It may be written in the interest of new merchandise with the sole purpose of introducing it—of making it appear so alluring that the dealer will want to put it right into stock—or it may give some additional information about a line already in stock.

Such a letter will be made up of information about the quality and make-up of the merchandise, with suggestions as to how to present the article to the public. The letter to dealers, like the letter to agents, must make its approach in a different manner from a sales letter to the customer. The

customer wants to know the merits and value of the goods. The dealer wants to know about their salability.

Here is an example of such a dealer letter:

Dear Mr. Smith:

Demand's the thing! The enormous demand for Green Label Products was built up, not through persistent advertising—but upon the solid rock of *sterling quality*.

Advertising has helped, to be sure, but the genuine *goodness* of Green Label goods has indelibly impressed itself upon the minds of users everywhere. Barnum was wrong. You can't fool folks. *They know the real thing when they see it.*

When you handle Green Label Products—and you should have the full line—no other dealer in your town can compete with you, because we will not sell the jobber; Green Label profits are therefore *yours* as long as you handle them. You are protected every day in the year against local competition.

This is the kind of line to carry. You ought to write us at once. Green Label dealers are the most liberally advertised of any in the country. And all that benefit comes to you *free*.

Let us hear from you—not tomorrow—but today.

Yours truly,

CHAPTER VI

HOW TO WRITE SOLICITING LETTERS

The soliciting letter occupies a unique place in correspondence. It is not what you could call a business letter.

The business letter has, directly or indirectly, some actual benefit or return to offer the reader. The sales letter offers him superior value in merchandise. The service letter promises the labor of hands or brain. Even the collection letter has something in the way of peace of mind to exchange for money. Only the soliciting letter asks outright for cash, or its equivalent in time, service, or merchandise. Yet the soliciting letter may have a more useful, laudable aim than any of those mentioned above. Its task is the difficult, often unpleasant one of asking a man to dig down into his pocket without the least prospect of monetary return. We dwell on this aspect of the soliciting letter, not to make its composition seem difficult, but to make clear that a different approach will have to be used. The soliciting letter can expect no help by appealing to the reader's self-interest. It is really *opposed* to that. It is a letter urging the reader to think of *others*.

A. The Letter That Solicits for Charity.—Hardly a church, hospital, aid bureau, or institution for the poor, ill, aged, or afflicted but sends out through its officers periodical appeals for assistance. Sometimes such appeals bring enormous response. Frequently they are very disappointing. What is the explanation?

Too often the letter is lukewarm. It fails to arouse the sympathy or interest of the solicited. Its readers are not impressed with the seriousness of the situation. By some means they must be aroused.

The letter soliciting for charity of course must appeal to the feelings, the sentiment. It must play upon the sympathy, the humanity, the unselfishness, the natural kindness and

warmth that glows in every heart. To make this appeal without being *oversentimental* requires judgment. To stir up a person's love of mankind and charitable instincts without seeming to reproach him is a study. To secure a contribution from the reader without having him feel reluctance is a stroke of diplomacy. It is only in accomplishing these things that the soliciting appeal borrows from the business letter. In its own way it has a purpose, point of contact, obvious reason for being written, explanation or description, argument, persuasion, clincher or climax, friendly closing.

Do not leave out any of these elements. Too often the letter soliciting for charity fails to make the fundamental purpose of the movement clear. Sometimes it forgets *the point of contact,* the assumption being that it will be the reader's earnest desire to contribute. Frequently, too, it neglects to make obvious the reason for writing, such as the special occasion for sending out this particular letter. Next your letter should describe exactly what will be done with the funds. Every contributor to any cause wants to know how his money will be spent. There should be an argument, telling why the movement is afoot. There should be persuasion in the form of reference to what others have done, and convincing proof of the critical need. There should be a clincher which will show your reader that the money must be raised immediately. The letter should close with a friendly expression of appreciation, in anticipation of a contribution.

Here is an example of a letter soliciting for an orphans' home:

IN THE NAME OF THE ORPHANS OF KENTUCKY

You, Fathers, Mothers, Sisters, Brothers! We want a little help from each of you. And we want it right away.

We've got to build these mites a home. They need one, and need it badly. One man already has donated the property for it. He gave it on condition that the building be erected. *It must be done.*

Every Kentuckian must help. Every Kentuckian will. Every man, every woman, every boy, every girl!

An orphan child is entitled to your pity before the most unfor-

tunate adult beggar or cripple. These poor youngsters are children of Kentucky. They are wards of the State. And you are part of that State.

We do not ask for much—just a little. Just a little from each one! Mind, that little from each one should make enough to complete the building, and we are hoping it will. These children must have a decent home. To whom should they look for it if not to the people of Kentucky?

I hope you will take this thing to heart and do something today. No matter how little, *do something.* Also, it wouldn't hurt to talk to a friend or two about it—or mention it to the family; maybe one or two of the other members might want to contribute a little, too.

Don't put it off—*don't put it off!* You want to do this thing today. Mail remittance to Mrs. Alexander Brown, 2555 Webster street, Louisville, Ky.

B. Soliciting for Patriotic Purposes.—The elements of this letter, such as purpose, point of contact, reason for writing, explanation, argument, climax, and friendly closing, practically are the same as those of the charity-soliciting letter. You build it up by the same methods. Only its mode of approach is somewhat different. You appeal to the reader's—

(a) Pride.
(b) Patriotism.
(c) Public spirit.
(d) Sense of obligation.
(e) Loyalty.

You must awaken his enthusiasm, inspire him with admiration for what others are doing, with the desire to help. Few people can resist giving their support to any great national movement, provided they are approached in the right manner. Every reader must catch the glow of inspiration in this manly, enthusiastic letter:

Fellow-Countrymen:

We who are not fighting must help those who are. We must back them up to the limit with our moral spirit and our money.

In offering their lives they give *all.* Shall we, then, hesitate to part with that which is so insignificant a contribution compared to theirs?

Fine words, patriotic spirit, speeches, songs, and sentiment won't do the work. Frankly, bluntly, *money talks*—we must all give up every dollar we possibly can.

Here is what our organization has done with its war camp fund

for our fighting men. The Committee on War-Camp Activities has reported as follows:

40 Buildings completed and under operation.
10 Buildings under way and soon to be finished.
5 Commissioners and secretaries abroad.
40 Chaplains on our payroll at these buildings.
10 Chaplains abroad.

EXPENDITURES

Erection and equipment of buildings	$ 750,000
Operating expenses, twelve months	460,000
Total	$1,210,000

Nobody is being thanked for contributing his utmost. He must look within for gratitude. Every dollar he gives the war-camp fund reaches the boys in some form of comfort or other help.

Our home-town boys are doing their utmost to bring honor and credit to our city. We must emulate them—we must display a bit of patriotic rivalry.

A pledge form is enclosed. Return it, addressed to James L. Dolan, Treasurer. You will always be glad you did the right thing at the right time.

Sincerely yours,

C. Soliciting for Art, Science, Education.—There is an added appeal that comes materially to the aid of the correspondent soliciting in the interest of the fine arts. This is the personal taste, talent, and inclination of the reader. Do not fail to make the most of this element. A person has a native desire to assist a cause in which he is personally interested. By helping a cause that is indirectly his own he feels that he is, in a measure, helping himself. The true musician will give as freely for the furtherance of musical education as the religious devotee gives to the church or the patriot to his country. The painter or sculptor will support the general cause of art almost as willingly as he will support his own child. The letter should be written in accordance with this harmony of tastes, this unanimity of interests. It supplies your *point of contact.* It provides your power of *persuasion,* your *clincher,* and your *climax.*

D. Soliciting for a Public Cause.—This soliciting letter is more or less formal in its style, dignified in tone,

and practical in its methods. Usually it is addressed to business men and persons of important affairs. Its purpose usually is to secure generous contributions for some object of public welfare, civic need, or national betterment. It is a ceremonious appeal to men of means to finance an undertaking of broad scope. Eliminate all nonessentials and appeal to sentiment and pride. Come directly to the point. Realize that you are dealing with a big problem and must handle it in a big way. Scope, breadth, tone, and directness will impress men of the type you are trying to influence.

Here is a strong, sane letter soliciting funds for an American hospital in France:

A FEW WORDS ABOUT ONE OF THE MOST REMARKABLE MILITARY HOSPITALS IN THE WORLD

Dear Sir:

This hospital is just outside of Paris. It was established in September, 1914. It occupies a large, new building, which was placed at the disposal of our committee by the French Government.

The building was quickly transformed into a thoroughly equipped hospital. It has all the latest appliances known to surgical, medical, and dental science for saving life and restoring injured men. Eminent American doctors have organized special departments in addition to those regularly found in a hospital of this character.

There is a special dental department for wounds to the jaws and teeth. Another devoted exclusively to the ears, nose, and throat. Still another branch is for the eyes.

This hospital has performed miracles in the saving of men. At the war's beginning, when there were many tetanus and gangrene cases, the death rate for the first six months was only 4.62 per cent. The second year, closing September, 1915, the mortality rate was less than 3 per cent. It is a record of which every American may well be proud.

The demands on the hospital have increased enormously. The daily average number of patients is now about 1,600. Self-forgetting Americans carry on the entire work. Each is a volunteer and labors at great personal sacrifice. Noted American surgeons, having extensive practices, have given their services fully to this great humanitarian cause. American nurses serve for a mere fraction of the pay they would receive at home. By their skill, devotion, and generosity these men and women have won the admiration of the entire world.

The hospital is a monument in France to America. It is well known. On another page you may read a bit of its history. You've often read about it in the war news. Every hamlet, town, and city

in France, England, and America has heard of it. Its work will go down in history.

Your name connected with this famous hospital bestows upon you a legacy of honor that you and your family will cherish forever. The deed that you now do in endowing a bed will live long after this awful war. You always will be deeply glad of what *you* did at a time when others were giving all.

You are asked to contribute $50 a month, for twelve months, to care for the poor maimed fellows who faced all that inferno for you. Out of your heart's quick realization that *this is the real place and time to give,* you will make up your mind fully as you read this, and mail your check today.

Then here's an important thing for you to know as you send in your subscription: Not a single dollar of your money goes for the expense of soliciting it. Your $600 is paid *in full* to the Military Hospital at Paris. Here it is devoted to the purpose for which you gave it.

To assure yourself that this is done, you need but read the names of the committee, many of whom have contributed fortunes to the maintenance of this hospital.

Write out your check *now* and mail it in the enclosed envelope.

Yours very truly,

There is no place where tact is more needed than in letters like this. *What not to say* is quite as important as *what to say.* Avoid things that offend the taste, principles, beliefs, or prejudices of your readers.

Have the least possible reference to yourself in a soliciting letter. Your *cause* or *purpose* should be your theme. And one never should ask for contributions as a personal favor, but show that the purpose is worthy—that it deserves, needs, and has a right to the reader's support.

Never mention as an incentive the amount of any other individual contribution. Your reader may feel that the amount he can give is, by contrast, so small that he will refrain altogether from contributing. Again, the amount you quote may be less than he intended to give, which may make him reduce his contribution. It is even poor policy to quote the names of other contributors.

SECTION FOUR

How to Plan Mail Campaigns

CHAPTER I

PREPARING CIRCULAR AND FORM LETTERS

The form letter has become so much a part of the regular business correspondence of today that one no longer feels called upon to apologize for it. Few men take serious exception to it. The average man is willing enough to read it. It is not even necessary to disguise its nature.

Form letters of various kinds are too generally useful to be questioned. They are employed freely in every business house. They may be counted as one of the greatest labor and time savers of today. The forms now in use may be classified as—

(1) Circular letters.
(2) Paragraph forms.
(3) Formal guides.

In spite of the many devices for producing form letters that look actually typewritten, some readers can tell the imitation at a glance. Often if they cannot detect this in the appearance of the letter they discover it in the subject matter. In that case common sense tells the reader that the letter was not written to him individually. He recognizes it as an advertising medium, and reads it accordingly. If its message is well put and interests him, he usually cares not a whit whether it is a circular or a personal letter.

The *paragraph form* already has been discussed under "Routine Letters." Paragraph forms covering all routine

correspondence about the merchandise or service handled by a firm may be kept on file. This saves the time of dictating, and, because the paragraph is composed at leisure, frequently is worded better than a passage composed in haste when the need for it arises. Thus the only labor is that of arranging the paragraphs in the letters and typing them.

The *formal guide* is a general letter composed as a model. It is not sent out as a form letter, but is individually typed. Firm names, dates, statistics, and details are inserted to fit each specific case. The letter itself is employed merely as a guide or framework. The purpose of the formal guide is to enable the typist or clerk to send out the letter without dictation, simply filling in the specific details.

There are occasions when the *form letter* will not serve. There are objections to it which bar it in instances where something personal is demanded. But except on these occasions all objections are offset by many advantages which have given the form letter a permanent place in business routine.

First of all, the form letter saves time. The hour required for dictating letters—or even making typewritten copies of the same letter—make it impossible to reach one-tenth the prospects that can be solicited by the printed form. He is a poor business man who would pay for the labor of typewriting five or ten thousand form letters.

So when you consider how many more persons you can reach and how enormously the number of *prospects* is increased by the use of the form letter every objection to it seems unimportant.

Frequently it is urged that the form letter is so impersonal that it carries no conviction, the reader feeling that it has no individual message for him. Such an objection is not wholly unfounded, but the form letter may always be so well written that it is almost as effective as the personal

letter. It can be made *direct* in its appeal. In fact, the form letter often contains *more* personal appeal, because composed much more carefully.

Some opponents of the form letter declare it is inferior in appearance, but this criticism applies only to *some.* Examine the letters intelligently reproduced by the various modern mechanical devices. You readily will see how vastly better looking they are than the average personal letter. The uniformity and evenness of type, color, and spacing that once were considered an objection now are acknowledged to be an asset.

The three commonly used processes of making imitation typewritten letters are:

1. By multigraph.
2. By multicolor.
3. By direct ink.

The *multigraphed* letter is the most successful process in making the letter look as if it were typewritten. The type is set up individually and has so strong a resemblance to the actual typewritten page that some persons cannot detect the difference. The typewriter ribbon being precisely matched, the multigraphed letter can be filled in so naturally that it looks exactly like a typewritten letter.

By the *multicolor* process the letter is set up on the monotype or the linotype or by hand composition. The form is then "locked up" on the multicolor machine, which gives it the exact color and body appearance of the typewritten page. The only mechanical effect about a letter so produced is the evenness of spacing and type, which, although better looking than the original, is, of course, too uniform and perfect to be accepted as an actual typewritten composition. The "setting off" of this letter is quicker than by the multigraph process, which naturally makes it less expensive. Its ribbon can be matched for filling in, like that of the multigraphed letter.

The *direct-ink* process is the least expensive and the

quickest way of all to turn out imitation typewritten letters. The letter is set on the monotype or linotype keyboard and run off on the ordinary job printing press. This is the quickest and most satisfactory method when no particular pains are needed to make the letter appear as though individually written. It looks well, is clean cut, uniform, easily read. It can be employed with perfect propriety for the ordinary circular letter that makes no pretence of being anything save what it is. Of course this letter cannot be "filled in" with the name and address so that it will look well.

Make your form letter as compact as possible. Avoid loose, straggling lines, runovers, and uneven margins. Often the individually typewritten letter is not very neat in this respect. There is no excuse whatever for it in the mechanical form.

You may have your form letter printed in *elite* (ten point) or *pica* (twelve point) type. Your choice of type should be governed by two things—*first,* the size and style of type on the machine you use in your office, so that you can "fill it in" successfully, and so that it will bear a similarity to your general correspondence. The *second* consideration is the length of your letter. It is better to produce your letter in elite type, even though your office machine is pica, rather than run a long letter over to a second page.

Where a series of form letters is to be sent out, frequently it is well to change the style of set-up and stationery, in order to avoid monotony and to gain good effect. The value of originality cannot be denied in any form of direct-by-mail advertising. Do not hesitate to employ original type schemes to make your letters attractive. This does not mean spectacular setting up. *Good taste* is the most compelling of all things. There are many original yet tasteful ways of arranging a letter.

Above all, *do not have your make-up or stationery so unusual that it detracts from the thought in your letter.*

It is the body of the letter that sells the goods, but *a*

good headline often arouses interest. It summarizes the letter briefly or gives emphasis to the strongest point in it. Since headlines hold the position of honor—coming first in the letter—be sure that what you say is vital and to the point. This adds something to the letter which makes a busy man *take notice.* But if you have nothing that will make a good headline, don't use one.

There are various methods of paragraphing and set-up that may be employed for the sake of emphasis or to create some particular impression.

The Block Paragraph System.—In the block system each paragraph commences on an even margin, with double space between paragraphs. The effect is one of terseness. The sentences read briskly, with snap and force. The advantage is a clean-cut directness, and a compact, neat appearance.

The following letter, which carries out the block method, is effective, because the style fits the emphatic character of the composition:

Dear Sir:

To sell that stock of yours you want literature that goes right out and DOES it. You don't want letters, circulars, or booklets that waste your postage, printing, and prospects.

You want the kind that commands attention and compels action.

I've written that sort for fourteen years.

In my files are loads of facts about fortunes made by investors in oil, mining, and other legitimate propositions. My experience and facilities are at your service—on a reasonable basis, too.

Send me by return mail the literature you're now using, tell me how much stock you want to sell, and I will reply with suggestions and a proposition you will promptly accept.

Yours very truly,

The Hanging Indentation.—The hanging indentation is a style of set-up occasionally employed to good advantage in a letter where subject matter separates naturally into distinctive parts. The first line of each paragraph, usually written in capitals or italics, projects five spaces beyond the rest of the paragraph. The following letter

lends itself well to the hanging indentation paragraph scheme:

Dear Mr. Brown:

The police dog, as brought up and trained at the Parkside Kennels, is gentle, amiable, and generally noted for his fine disposition. Yet he isn't anybody's and everybody's plaything, nor easily won over by passing strangers. He is first of all *your* stanch chum —*your* protector.

He is trained to do police duty. He has a serious mission in life. All police dogs, if any good at all, are watchdogs and protectors of the highest type.

The Parkside Kennels have specialized in breeding and training these dogs to be good companions and to supplant the useless types of pet dogs that have enjoyed popularity in the absence of something better.

The good qualities of character and body in the police dog are so many they are hard to enumerate. The hundreds of unsolicited testimonials from our patrons show there is no better dog than this particular shepherd when bred and trained with the superior modern methods used here.

The Parkside Kennels have a new litter of puppies every two weeks. But they go very fast. Puppies are ready for delivery at the end of six weeks. At this age they cost $50. Puppies out of extra well-bred combinations of parents naturally cost more. Puppies when house-broken and house-trained are $135. The age of these dogs varies from four to seven months.

Fully trained police dogs for companions and protectors are very valuable, and hence bring a higher price.

All our dogs are pedigreed, and eligible for registration with the American Kennel Club. They are vaccinated with Pasteur Anti-distemper Vaccine. Guaranteed delivery in good health. Our guarantee protects you in every way. Full satisfaction or money back.

Our terms are cash in advance. As to reliability, we refer you to the magazine in which we advertise; also to our bank, the Dunbar Trust Company, Dunbar, Long Island, and to many satisfied patrons whose names we can furnish.

Kindly send us today a detailed description of the dog you want. State the age and color—whether black, black-and-tan, dark wolf gray, or light sable gray. We will then promptly give you full particulars about the dog best suited to your purpose, with photographs and prices.

Thanking you again for your inquiry, and hoping to hear from you by return mail, we are,

Yours very truly,

The Five-Space Paragraph.—The five-space paragraph indentation is the most economical. But it looks

monotonous, and therefore rarely should be used in a *long* sales letter. However, it appears to good advantage in the narrow-measure letter, centered on a large sheet. There is no other plan of set-up so attractive for the short letter. Make the margins on each side as even as possible:

Dear Sir:

A worth-while saving awaits you in this 15 per cent OFF Sale. 'Bout time you were coming in!

The curtain drops pretty soon on our little price-cutting picnic. Get in before the gong rings!

Some prime, persuasive patterns are still waiting to be plucked. Several of them are *your* particular kind—why not bloom out in an Empire Tailored Suit while the regular tariff's declared off?

Sincerely yours,

The Ten-Space Paragraph.—The paragraph indentation of ten spaces is the safest, sanest, and most practical for general letters. It is the best method to use in the form sales letter because it is the most popular style in routine business correspondence, and the mission of the form letter is to follow as closely as possible the style of the routine letter.

The Paragraph Headline.—The headline paragraph style is related to the hanging indentation. It is employed frequently in the long sales letter to break up the monotony, to give a key to the thought of each paragraph, and to catch the reader's attention. Its effect is the same as that of the headline and subheading of the newspaper. It arouses the interest, awakens curiosity, but never reveals the whole thought. Its object is to force the prospect to continue reading, as in the following example:

WONDERFUL EGG-O-LENE!

When you use Egg-O-Lene you have no eggs to break. You have no bad eggs to throw away. You have no risks of any kind. You have no losses of any kind—no loss of material, no loss of labor, no loss of time. Every ounce can be used, and every ounce is full of egg quality.

A GUARANTEED PRODUCT

Responsible bakers can order a trial shipment with the distinct understanding that if not entirely satisfactory the unused portion

can be returned to us in ten days at our expense, with no charge for the amount used and no obligation.

HOW EGG-O-LENE IS SOLD AND SHIPPED

Egg-O-Lene is always sold in bulk, direct from factory to baker. This saves you the large selling expense and gives you the highest quality goods at the lowest possible price.

Shipments are made in 25, 50, 100 and 250 pound lots. Egg-O-Lene comes to you in strong, sanitary containers.

INCREASE OF PROFITS; ENORMOUS SAVING

Egg-O-Lene costs you only a fraction of the cost of eggs. You will save thousands of dollars by its use, and increase your profits tremendously. Figure the enormous reduction in your egg bill by the use of this superior product, then write us for special price list at once. Every day you delay means that many dollars lost.

THE TRY-OUT TELLS THE TALE

A trial in your own shop is the supreme test of quality, of satisfaction, money saved, and increased profits. Mail your order *now*. You don't pay unless satisfied.

Use of Capital Letters.—A *moderate* use of capital letters in the form letter is something that the correspondent should master as quickly as possible. A lavish use of capitals is a mistake. Any scheme for emphasis, if overdone, loses force. If you use capital letters for every word that you feel requires a little stress, you have nothing to fall back upon when you come to a passage that requires true emphasis to carry home the thought.

Some writers employ underscored capitals when they wish to make a word or a phrase particularly emphatic. Their *occasional* use may be pardonable, but this has one grave objection that you should not overlook. They are difficult to read. The eye cannot follow them readily, and every added physical strain to get the *word* means less likelihood of getting the *thought*. The same objection may be offered concerning capital letters in any form, even without this underscoring. The human eye and mind are accustomed to reading lower-case (small) letters, and any departure from the accepted custom for purposes of emphasis must be at some sacrifice of legibility.

Underscoring.—Underscoring small type for emphasis has its drawbacks. The effect is not always desirable.

Besides, the rule used to print this underscore is likely to take the ink too freely, making the whole line indistinct. The underscore often attracts more attention to itself than to the words it is meant to display. Except in a few cases where various degrees of emphasis are necessary, it is better to use *capitals* than to underscore.

Even in a sales letter there is no logical reason for commencing every name of a commodity or a material, every quality and point of value, with a capital letter. It is not the natural thing to do. It adds nothing to the force. It makes your letter *harder* to read. The safest rule is to follow the usages of good English as employed in the printed page, reserving all display schemes solely for passages that require special stress.

Filling In the Form Letter.—We have already stated that typewriter ribbons usually can be purchased for matching all multigraph ribbons. It is well worth while to procure these ribbons, even for a small mailing list. In cases where the imitation of a personal letter is intended the name and address should match the body of the letter. Be sure that the size and style of your typewriter and the printed type are the same. Settle this question before you order your form letters printed. Where there is no attempt to make the reader believe the letter is personally typewritten an ink of a different color may be used for filling in. The size of the type, however, should be the same.

If you have the name, address, and date to fill in, be sure that your margins are exact. It is best for the typist to adjust this after the letter is printed. There are various schemes, gauges, and guides that the printer can insert, but none of them is entirely satisfactory, for the reason that even the most up-to-date automatic press can help only slightly in "feeding." A very slight difference in the position of the type will make your guide useless. It is better to arrange your filling-in margins after the letter is printed.

Do not have any part of the name, address, or salutation

printed where filling in is to be done. If all your letters are to bear the salutation "Dear Sir," then "Dear Sir" may be printed, as this will mean a big saving in time. But if some of your letters will read "Dear Sir" and others "Dear Madam," do not have the word "Dear" printed, for the "Sir" or "Madam" cannot be made to line up readily. The same is true of the date, the name, and the postscript.

Occasionally the name of a town, person, or product must be inserted in the body of the letter. This must be undertaken with care. Always set your carriage according to the precise line where the word is to be inserted, as printed spacings rarely are uniform with typewriter spacings, and unless you set your carriage for each line your spacing will not be true.

The better way to give any individual information is to add a postscript. The distance of this type from the body of the letter makes any difference in color or style of type less noticeable, and the difficulties about exact placing are avoided.

The Signature of the Form Letter.—The form letter always should be signed. The direct-ink circular letter may have a cut of the writer's signature printed in. The multigraph or multicolor letter should be signed—not necessarily by the writer, but at least by one of his representatives or by some clerk authorized to fill in his name. A rubber stamp is never quite so convincing as the hand-written signature.

The Enclosure.—When your form or personal letter carries an enclosure give careful attention to its folding and inserting. A carelessly folded, soiled, or crumpled enclosure does not impress your prospect. Do not allow enclosures to be pushed into your envelope carelessly in sealing, so that they make an ugly bunch at one end.

Where several enclosures are included have them folded neatly in uniform size and placed in order, the one you wish read first being placed on top. See that they are all right

side up. All should be placed inside the outer fold of the letter, and all put into the envelope in such manner that the reader must *take them all out together.* Do not enclose them in a slipshod manner so that *any* of them will remain in the envelope.

Enclosures should be referred to in the letter. If possible, call the reader's attention to some particular passage, illustration, or page—anything to make him look at the enclosure!

Make your enclosures personal. Let them be more than mere printed matter. Show your reader that you send him enclosures because you believe they will have special significance for him.

A method of giving the personal touch to the enclosure is to turn down a page of the booklet or mark a certain passage in the folder with a check mark.

CHAPTER II

HOW TO COMPILE A MAILING LIST

A good mailing list is one of the most important assets of the mail-order house or of any firm selling to the public through direct-letter advertising. The mailing list is a complex subject and depends much upon the character of the product and the needs of the individual firm.

The mailing list must be compiled to cover a definite class. It should consist only of the names of persons who are likely to be interested in your product or proposition. Any other mailing list is likely to prove just so much dead timber.

In making out a mailing list remember that there is a vast difference between a list of *customers* and a list of *prospects.* The two lists should be kept distinct and filed separately.

The customers' list is important. It should be kept complete and always up to date. But the list of prospects is even more important, for on the accuracy and "aliveness" of this list may depend the growth of your entire business. The number of sales you will make next year may be closely related to the completeness and reliability of the list you compile this year.

Compiling a list of prospects is not a difficult matter. There are ample means available. A reliable addressing company often will supply you with a better list than you can compile, and for less money than it would cost to make it yourself.

City and telephone directories are excellent sources, but one should know how to use them. One cannot use all the names, nor can one pick them at random. Not one-tenth of them represent probable purchasers. Your only guide is the *occupation* of the person and the character of the neighborhood in which he resides. These often give you a hint

of the social and financial standing of the prospect. If you compile your list from the directory, these details are worth watching.

If you are circularizing retailers, a list from the mercantile agency is reliable. But though it will give you the financial standing of your prospects, it is not always sufficiently inclusive. Many of your best prospects are found in "side" or by-product lines, and will not be listed by the mercantile agency. You must look for them elsewhere to determine the detailed personal information you need.

The wholesaler selling to the retailer or jobber can compile his lists and keep them well up to date through frequent reference to the trade and financial rating lists and trade directories. There are also many specially classified State, district, and city directories, as well as church, club, lodge, charitable, and bank directories, that are easily accessible. Most banks and financial institutions issue annual, semi-annual, or quarterly reports and directories containing the names and addresses of all their members. These are valuable sources of information because they indicate the financial standing of the prospect. The Blue Book, containing a list of the names and addresses of prominent, well-to-do residents, is valuable. The only objection to it is that, like the city directory, it is too general. Furthermore, it is open to all advertisers, and consequently its members may be circularized too frequently, so that your letter will be *one of many.* Do not forget the voting list, the taxpayers' and the school reports when you are making up your mailing lists. They are all fruitful sources of information. The birth, marriage, and engagement notices are scanned carefully by many advertisers, and the want advertisements, real estate, and other classified advertising columns are studied by others.

There are plenty of plans for adding to the size of your mailing lists that work out successfully. One is offering a premium, calendar, free sample, or valuable free booklet to

anyone who will send his name and address. This method is doubly helpful to you. If a person is sufficiently interested to answer your advertisement, it is a pretty safe indication that he may be in the market for your merchandise.

Another favorite plan for building up the mail-order list is to offer some inducement (in cash or a premium) to persons in a given locality for the largest correct list of names and addresses. Your main obstacle here is the danger of getting false addresses. Make it clear that the lists will be examined and followed up to test their accuracy before the award is presented. Some mail concerns using this plan stipulate that a wrong address will bar the contestant and cause his whole list to be thrown aside.

The practice of exchanging lists is becoming more and more frequent among firms. Good lists often may be obtained from traveling salesmen or post office, railway, and telegraph agents.

The mailing list must be kept alive. Getting the dead and doubtful names *off* the list is quite as important as getting new and live ones *on* it. Go over your lists of prospects frequently and tag them as (1) Interested; (2) Not interested; (3) Dead. Find out those who have died or moved away or who for one reason or another are no longer possibilities. A practical method for finding out the "live" prospects in a list is to send out a self-addressed, stamped envelope, asking definitely whether the prospects still wish to be circularized. Then be guided by your replies. Some letters will be returned unclaimed. This means that even the post office has no trace of the persons, hence you may as well take them off your list. Some will write in and explain that they are no longer interested. These should be counted with the "dead" ones. From the majority you will get no replies. This majority, strange as it may seem, will constitute your "live" prospects. You may conclude that their addresses are correct and that they are in the market. They do not reply, of course, stating that they want to be circu-

larized. But their very silence implies consent—or, at least, assent. From their silence you may take it for granted that they are there to be sold. These are your prospects.

In revising your lists pay particular attention to your returned mail. Notice how it is stamped. "No such number," "No such address," or "No such person" usually indicates that you have made a mistake in the address. Compare it with the address in your files, going back if necessary to your original source to verify and *correct your list.* If, on the contrary, the returned envelope is marked, "Moved out of town," "Address unknown," or "Not there," strike the name off your mailing list. Hours of time and dollars in postage may be saved by a careful inspection of these postal markings on the envelopes in your returned mail. You may revise your list through the post office, or you may send out cards of inquiry asking if the address is correct. If the cards do not come back, you may safely assume that they are all right. The names on the returned cards may be corrected or thrown out.

Be sure that you do not cut the names off the list too soon. You may make a person change his mind after repeated failures to interest him. Be sure that your prospect is not interested, nor likely to be interested, before you give him up.

CHAPTER III

FILING THE NAMES OF CUSTOMERS AND PROSPECTS

Keep your mailing lists filed by card index or other simple system, so that the names and all information concerning them will be easily accessible. The purpose of any filing system is to keep a record of all past business and all prospects that look hopeful for future business.

File your correspondence carefully. There are a number of excellent filing systems, valuable according to the purposes for which they are adapted. The chief objects are economy of space, accessibility, clearness, simplicity.

Vertical filing is the system that best fulfills all these needs. This is the method of filing on edge in folders separated by guides. Each folder bears a tab for the name and number. In the folder are placed all letters received from your customer, or all correspondence relating to a particular transaction, together with carbon copies of your own letters, and all information directly bearing on the matter. These folders may be arranged according to any well-devised system. Usually each firm will adopt the best method for its particular business and the material to be filed. The systems in common use are:

1. Alphabetical filing.
2. Numerical filing.
3. Filing by direct name.
4. Decimal filing.
5. Filing by subjects.
6. Filing geographically.
7. Filing chronologically.

1. Alphabetical System.—The alphabetical system is the simplest for all small businesses. The guides mark the alphabetical divisions, or the subdivisions of the alphabet. It is so simple it needs little explanation. It requires less technical experience or supervision than any other method.

2. Numerical System.—The numerical filing system is good for big business houses. Of course it is more com-

plicated, requiring the keeping of a separate card file. Each name is given a number, and the material under that name is filed numerically. In looking up data you refer to the card file and find the name to ascertain its number. Then you locate it by number in the file.

3. **Filing by Direct Name.**—Direct name filing is a newer and preferable method for handling long lists. It is a combination of both alphabetical and numerical methods. Its advantage is that it does away with the card-index file. The plan is this: Each subdivision of the alphabet has a number. Each folder bears the name of the firm and the number of the corresponding subdivision of the alphabet under which it should be filed. Accordingly, you *trace* the matter alphabetically but *file* it numerically.

4. **Decimal System.**—The decimal system is a filing method that is now receiving much favorable attention. The filing is arranged according to the decimal fraction divisions. For example, suppose you were filing a mailing list, you might arrange it in this manner:

Units for regular customers.
Tens for past customers.
Hundreds for promising prospects.
Thousands for possible prospects.

5. **Filing by Direct Subject.**—Filing by direct subject is an excellent method where the files are in charge of someone thoroughly conversant with the subject—that is, where one handles his own filing directly or it is under the supervision of a competent librarian or secretary. Of course the subjects are indexed alphabetically.

6. **Filing Geographically.**—Filing geographically is still another branch of the alphabetical system. It is especially helpful for the mail-order house. The names of prospects or customers are filed according to location—that is, by State, county, or town.

7. **Chronological Filing.**—Chronological filing is a

favorite method for the business which is made up of big deals rather than of many sales. The exact or approximate date of the transaction or account having been ascertained, it is a simple matter to trace it in the file that is arranged according to calendar dates.

The transferring or revising of the files, whatever the system, is a matter that requires great care. When the data card is taken from one file and placed elsewhere the file *from* which it is moved should contain the information as to *where* it has been placed. Likewise, the new file should be marked with the number of the drawer or cabinet in which it formerly had been kept.

Keeping the files in order and always up to date is one of the biggest factors of any mail-order system, and simplifies and supports the work of routine and sales correspondence as nothing else can. A well-conducted, orderly filing system is one of the strongest evidences of a progressive, successful business firm.

SECTION FIVE

Business English of Today

CHAPTER I

SHORT CUTS TO GOOD GRAMMAR

An ordinary English education and persistent study are all one needs to write good letters. You do not have to be a genius with words, or a learned scholar, to succeed as a letter writer. In fact, the majority of letters that get the business today are being written by persons of plain education who write "plain everyday English," backed up by common sense and a little earnest study of salesmanship.

In writing a letter it is quite as often how the thought is expressed as what the thought is that gets the message across. A careful choice of words often will do more toward convincing a reader than the most original idea or the cleverest argument. But it is knowing how to *select* the words and just how, when, and where to use them that determines their usefulness.

Breaking some simple rule of English grammar, using a word in the wrong place, punctuating a sentence so that its meaning is hazy—these things may seem too unimportant to some writers to merit their careful consideration. The experienced correspondent, however, knows better. At some stage in his career he has learned the necessity of going back carefully, step by step, and grasping firmly the elements of English grammar, punctuation, diction, and composition. He has discovered that there is no other way to be sure of himself always than by learning the rules.

Advertising literature is addressed to the public—the same public to which every other class of writing is addressed. No letter writer should assume that the reader will understand his thought any better if he fills his letter with split infinitives, wrong forms of the verb, or misused pronouns, all employed for the sake of originality. Every rule of English—every rule of any language—has been formulated just for the purpose of making the thought clearer, the reading simpler. The letter writer should avail himself of every means toward that end.

Studying examples of good letters will be a big help to you in acquiring a good literary style. But it cannot do all. How can you judge whether a word, a phrase, or construction is right or wrong unless you *know* the correct form? Never accept an expression as right simply because someone else has used it. Someone else is as likely to be wrong as you are. *Learn the rule. Know!* That is the only way. That is the safe way.

The following rules of English grammar, punctuation, and rhetoric are by no means complete. They are chosen because they are the rules most frequently violated by new, and even experienced, correspondents.

In order that these rules may be of help to men and women who have perhaps forgotten some of the grammar they learned at school or college, there are included here some simple definitions and explanations which may serve to recall the broader training had at school. For details and nice distinctions in grammatical usage the reader must, of course, refer to a comprehensive work on the subject.

A. THE SENTENCE

One of the most necessary principles for the student to grasp, and grasp thoroughly, is what a sentence is and how to distinguish between the various kinds of sentences after he has written them. You never will learn how to punctuate correctly, how to arrange your thoughts clearly and in

logical order, until you master the sentence form. Nearly everything else in language depends on the sentence form.

A sentence is the complete expression of a complete thought in words.

Note that the expression must be *complete*. Do not set off a number of words by periods or exclamation points and think you have written a sentence. Your reader may find it difficult to understand unless your expression is *complete*. You know perfectly what you mean, because you have the complete thought already formed in your own mind. But it is a *new* thought to your reader. He does not get the idea readily unless the expression is complete.

A complete sentence must have a subject and a predicate.

The *subject* is something definite about which the statement is made. "Appeals in vain for aid" is not a sentence, because it has no subject. There is nothing about which any direct statement is made. On the contrary, "The man appeals in vain for aid" is a sentence, because there is a definite person—the man—about whom you plainly state a fact, namely, that he "appeals in vain for aid." "Stands in the corner" is not a sentence—it has no subject. "The chair stands in the corner" states a fact about some definite thing. It is a sentence, of which *chair* is the subject.

The predicate is that part of the sentence which makes a definite statement about the subject.

"The appeal for aid having been in vain" is not a sentence, because nothing absolute and definite is asserted about the "appeal for aid." Change the construction "having been" to "was," so that the expression reads: "The appeal for aid was in vain." Then you have a sentence because you have a complete thought. So you see that—

The predicate of a sentence must contain a finite verb.

This is the most important rule in English grammar. It is easy to grasp—yet is violated frequently. Moreover, its violation is counted the most glaring of errors.

A finite verb is one that makes a definite statement—a

downright, positive assertion—that *says something.* Always be sure there is a verb in your sentence that asserts. Otherwise you have no sentence, because it has no finite verb. The expressions below are not sentences, because the verbs are participial and infinitive in form, not *finite:*

1. *Closing* the door with a bang.
2. *To help* yourself by taking advantage of this offer.
3. *Having ascertained* carefully all the merits of the proposition.
4. Every customer *having tried this and learned* its dependable qualities.
5. The courtesy and willing service which *patronizing this store will assure you.*

To be finite a verb must be in the indicative, imperative, or subjunctive mode. (See page 241.) The expressions below are sentences because each contains a finite verb:

1. He *closed* the door with a bang.
2. *Help yourself* by taking advantage of this offer.
3. We *have ascertained* carefully all the merits of this proposition.
4. Patronizing this store *will assure* you courtesy and willing service.
5. If I *were* not sure of this, I *would* not *say* it.

According to *form,* sentences are of three kinds—declarative, interrogative, and imperative.

A declarative sentence states a fact.

Business English is not different from the English of everyday life.

An interrogative sentence asks a question.

How soon will you be ready to see me?

In asking a question the subject usually is placed after the verb. Analyzing the sentence above, the subject is "you" and the predicate "will be ready to see me how soon."

An imperative sentence gives a command.

Mail this letter.

The peculiarity about imperative sentences is that the subject is omitted. When we say, "Mail this letter," we mean, "You mail this letter." The "you" is understood.

Classified according to *structure,* sentences are of three kinds—simple, complex, and compound.

A simple sentence is a sentence which expresses a single thought; as—

Cotton is exported in large quantities.

This sentence contains a simple direct statement of one thought.

A complex sentence is one which expresses one main thought and one or more subordinate thoughts.

Cotton, which is an important product of the United States, is exported in large quantities.

The group of words expressing the main thought is called the *independent clause,* and the subordinate thoughts are called the *subordinate* or *dependent* clauses. "Cotton is exported in large quantities" is the main, or independent, clause. "Which is an important product of the United States" is the subordinate, or dependent, clause.

You will note that the independent clause might stand alone as a complete simple sentence. The dependent clause is *dependent* because it does not make sense if it is taken out of the original complex sentence. To understand it we must know that the "which" refers to "cotton."

A compound sentence contains two or more independent clauses.

I went to the address you gave me, but I found no one at home.

The compound sentence really is two or more simple sentences so closely related in thought that they are combined into one sentence in order to make the meaning more clear and the expression more smooth. "I went to the address you gave me" is a complete sentence. "I found no one at home" is complete, but they are closely connected in thought; hence the connection.

B. THE CLAUSE

In the preceding paragraphs we have discussed the sentence and have explained how it can be distinguished

from groups of words which do not make a sentence. Such a group of words may be either a clause or a phrase.

A clause is a group of words which contains a subject and a predicate but which in itself does not completely express the thought of the speaker.

It is perfectly true that we *could* express ourselves entirely in simple sentences. But there are many distinctions in meaning which cannot be indicated by simple sentences. For instance, we might say, "She mailed the letter. She hoped it would reach you today." Here two simple sentences are used. But note how much more is expressed if we say, "When she mailed the letter she hoped it would reach you today"; or, "She mailed the letter, but she hoped it would reach you today." The complex sentence tells *when* she had the hope, whereas the compound sentence lays the emphasis on "mailed" and suggests that the letter would have been despatched by messenger if the writer had foreseen any delay.

Moreover, a letter, or any piece of composition, would be very monotonous if it consisted of simple sentences only. Therefore, the complex and compound sentences have an important theoretical value.

C. THE PHRASE

The phrase likewise adds further details to the simple thought and lends variety to sentence structure.

A phrase is a group of words having neither subject nor predicate and which is used either as a noun or as a modifier.

He found the information he wanted *in the letter.*

It is most important to note that a phrase, unless used as a noun, must modify some word in the sentence. If you have used a phrase not as a noun, and cannot point immediately to the word it modifies, strike it out. It has no place in the sentence. It will only confuse your meaning.

Walking down the street, the shop windows were already decorated for the holidays.

In this sentence the italicized phrase stands alone. We

do not know what was "walking down the street." But note:

Walking down the street, I saw that the shop windows already were decorated for the holidays.

Here the phrase clearly modifies the pronoun "I." "I" was "walking down the street." This fault of "dangling participles," or phrases which modify no particular word in the sentence, is very common and should be studiously avoided.

D. PARTS OF SPEECH

There are eight parts of speech—nouns, pronouns, verbs, adjectives, adverbs, prepositions, conjunctions, and interjections. Each of these has certain definite functions in the sentence, which should be learned. But this is the outstanding fact of English grammar: Words are construed *according to their use in the sentence,* not according to any arbitrary classification. A word ordinarily a noun may be used as an adjective. For instance: "New York is the largest city in the United States." Here "New York" is used as a noun. But in the sentence "New York banks do an enormous business" "New York" is used as an adjective to modify the noun "banks." However, it must not be assumed from this that a writer may employ words in whatever fashion he chooses. There are decided limitations to the working of this rule, just as there are to all rules.

1. *The Noun*

A noun is the name of a person, place, or thing.

Agnes, house, book, winter, capacity, etc.

All nouns that refer to *particular* persons or places are written with capital letters and are called *proper nouns.* The noun "girl," for instance, denotes a large general class; but the noun "Agnes" refers to a particular girl. Therefore, Agnes is a proper noun.

Nouns are also classified as concrete, abstract, and collective.

A concrete noun is the name of something tangible.

Bird, letter, book, manuscript, etc.

An abstract noun is the name of a quality, condition, or idea.

Whiteness, purity, faith, etc.

A collective noun is the name of a group or collection of objects of the same class.

Flock, swarm, company, etc.

When the group of objects named by a collective noun is thought of as a whole, as a unit, the verb following the noun must be singular.

The company declares a dividend every year.

But when the writer thinks of the group as made up of individuals, then the verb must be plural.

The company have disagreed on the merits of the proposition.

Nouns have what is called *number.*

Number is that property of a noun which tells whether one or more than one is spoken of.

Nouns therefore are *singular* or *plural.*

A singular noun names one.

A plural noun names more than one.

The plural of nouns usually is formed by adding "s" or "es" to the singular.

Singular	*Plural*
coat	coats
desk	desks
mason	masons
church	churches
house	houses
course	courses

Nouns ending in "y" preceded by a vowel add "s" to the singular to form the plural.

Singular	*Plural*
boy	boys
chimney	chimneys

Nouns ending in "y" preceded by a consonant change the "y" to "i" and add "es" to form the plural.

Singular	*Plural*
penny	pennies
army	armies
destiny	destinies

Most nouns ending in "f" or "fe" change the "f" to "v" before adding "es."

Singular	*Plural*
wife	wives
calf	calves
leaf	leaves
knife	knives

There are, however, exceptions to this rule.

Singular	*Plural*
chief	chiefs
reef	reefs

Some nouns change their form in the plural.

Singular	*Plural*
child	children
man	men

Foreign words frequently retain the plural of the language from which they have been adapted.

Singular		*Plural*
memorandum	(Lat.)	memoranda
stratum	"	strata
alumnus	"	alumni
alumna	"	alumnae
cherub	(Heb.)	cherubim
seraph	"	seraphim

Another quality of nouns is *gender.* Gender is not important in English, but in foreign languages it assumes large proportions.

Gender is that property by which nouns are classified as masculine, feminine, or neuter.

Nouns are masculine if they denote males, feminine if

they denote females, and neuter if no sex whatever is indicated.

Masculine	*Feminine*	*Neuter*
boy	girl	lace
man	woman	book
count	countess	house
duke	duchess	relief
lord	lady	picture
beau	belle	
bull	cow	
drake	duck	

Now we come to the most important thing about a noun—its *case.*

The case of a noun is determined by its use in the sentence.

There are three cases in English. Every use of the noun, therefore, can be classified as either nominative, possessive, or objective case.

A noun is in the *nominative case*—

(a) When it is the subject of a finite verb. (See page 225.)

The *manager* buys the supplies.

(b) When it completes the verb and refers to the subject.

Mr. Jones is the *manager.*

It is apparent that "Mr. Jones is" is incomplete. The verb "is" requires something after it to complete its meaning. When we say, "Mr. Jones is the manager," the noun "manager" refers back to "Mr. Jones," for the manager and Mr. Jones are one and the same person. A noun used in this way is called an *attribute complement:* "complement" because it completes the verb, and "attribute" because it mentions an attribute of the subject.

(c) When used in apposition with another noun in the nominative case; i. e., when it explains the other noun in the nominative.

Mr. Jones, *the manager,* buys the supplies.

There is also a fourth use of the nominative case, called

the *nominative absolute.* However, this is a construction which the writer should use very sparingly. It is a loose and awkward phraseology which really is an adaption from the Latin. If you find yourself using it often, rid yourself of the habit. Below are illustrations:

The *work* being done, we left the office.
The *salesman* gone, the manager glanced over the mail.
The *test* having been satisfactory, he purchased the device.

Analyze the first sentence. Subject, "we." Predicate, "left." Object, "office." The noun "work" tells nothing about any one of these three words; therefore it modifies none of them. It stands quite alone. It is *absolute.* For no particular reason, a noun so used is said to be in the nominative case and is called a *nominative absolute.* The remedy for too-frequent use of this construction is a clause. Say, "When the work was done we left the office."

A noun is in the *possessive case—*

(a) When it denotes direct possession.

John's book; *the enemies'* loss; *England's* army.

(b) When it is used with the verbal noun ending in "ing."

We had learned of the *doctor's* being there.

The possessive case of singular nouns is formed by adding an apostrophe and "s" to the nominative form.

Nominative (Sing.)	*Possessive* (Sing.)
boy	boy's
Mary	Mary's
Charles	Charles's
Burns	Burns's

When a singular proper noun ends in "s," as in the last two cases cited, the second "s" frequently is omitted, only the apostrophe being added to form the possessive. This usually is done when the noun consists of more than one syllable.

Nominative (Sing.)	*Possessive* (Sing.)
Perkins	Perkins'
Williams	Williams'

The possessive case of plural nouns ending in "s" is formed by adding an apostrophe only to the nominative form.

Nominative (Plural)	*Possessive* (Plural)
doors	doors'
races	races'
knives	knives'

The possessive case of plural nouns formed irregularly is indicated by adding the apostrophe and "s," as in the case of singular nouns.

men's
children's
alumnae's

When the same thing is owned by two or more persons the sign of the possessive is added to the last noun only.

John, Kate, and Henry's mother.
Sarah and William's dog.
Charles and Mary Lamb's "Tales from Shakespeare."

In forming the possessive of compound words or of the name of a company the possessive sign is added to the last noun.

father-in-law's home.
aide-de-camp's message.
The Charles Henderson Company's books.
Wheeler and Adams' orders.

A noun is in the *objective case*—

(a) When it is the object (receives the action) of a verb. (See page 239.)

The salesman sold the *book*.

"Book" is in the objective case because it receives the action of the verb "sold."

(b) When it is used as objective complement. (See page 245.)

They made him *secretary*.

(c) When it is the object of a preposition. (See page 253.)

A message was given to the *clerk*.

(d) When it is used as indirect object. (See page 246.)

He gave *me* the position.

(e) When it is the subject of an infinitive. (See page 242.)

We chose *Charles* to be president.

(f) When it is in apposition with a noun in the objective case.

The president promoted Miss Harrison, his *secretary.*

Noun Phrases and Clauses

Phrases often are used as nouns:

a. As subject.

Over the fence is out.
To write letters well is an art in itself.
Writing letters well is an art in itself.

b. As object of a verb.

I asked *to see you.*
He stopped *dictating the letter.*

c. As attribute complement.

The book was *under the desk.*

This may not at first be quite clear. Reference to the paragraphs on verbs (page 239) will show that the verb "to be" needs something to complete its meaning. Here the phrase "under the desk" serves that purpose, and certainly a book that is an "under-the-desk" book possesses a particular characteristic—position.

The sentences below illustrate the various uses of noun clauses. See if you can discover what they are.

1. *That he is an excellent manager* is quite true.
2. The president requests *that an effort be made to keep the office quiet.*
3. He is a good man in *that he is an honest man.*

2. *The Pronoun*

A pronoun is a word used as a substitute for a noun.

Since the pronoun takes the place of the noun, it must

have the same qualities as a noun. In other words, it has number, gender, and case.

The number and gender of all pronouns are determined by the antecedent.

The antecedent of a pronoun is the noun to which it refers, the noun for which it stands.

Every pronoun must have a definite antecedent, else the meaning of the sentence is not clear. And the pronoun must agree with its antecedent in number and gender. Its case is determined by its use in the sentence or clause of which it is a part.

A telegram came this morning. Mr. Jasper opened it.

In the above sentence "it" is a pronoun which stands for telegram. "Telegram" is a neuter singular noun, and therefore we use the neuter singular pronoun "it." But "telegram" is the subject of the verb "came." "Telegram" is in the nominative case. The pronoun "it," however, is used as the object of the verb "opened." Therefore "it" is in the objective case.

A personal pronoun is one which shows by its form what person it is.

There are three persons:

The first person indicates the speaker.

Singular	*Plural*
Nom. I	we
Poss. my *or* mine	our *or* ours
Obj. me	us

Second person indicates the person spoken to.

Singular	*Plural*
Nom. you (thou)	you (ye)
Poss. your *or* yours (thy *or* thine)	your or yours
Obj. you (thee)	you (ye)

Third person indicates the person spoken of.

Singular	*Plural*
Nom. he, she, it	they
Poss. his, hers, its	their, theirs
Obj. him, her, it	them

The pronoun "it" has some idiomatic uses which are illustrated below:

1. *It* is going to snow.
2. The Boy Scouts will rough *it* this summer.
3. *It* pays to advertise.

The last sentence is rather deceiving. "It" appears to be the subject. But if you will ask yourself, "What are we talking about?" you will discover that "to advertise" is the real subject. "It" is used merely as an introductory word.

A relative pronoun is a pronoun that serves to connect the clause in which it stands to some other clause in the sentence.

You will see from the name that the relative pronoun has two functions, namely, it takes the place of the noun and it connects clauses.

A clause which contains a relative pronoun is called a *relative clause.* It is always a dependent clause. The reason for this is made clear on page 251.

The relative pronouns are:

Singular and Plural

Nom. who	Nom. that	Nom. which
Poss. whose	Poss.	Poss. whose
Obj. whom	Obj. that	Obj. which

From these tables you see that the only one of the relative pronouns which has all three cases is *who.* In both other pronouns the possessive case is lacking. "Whose" usually is adopted as the possessive of "which" to avoid the awkward "of which."

Who is used to refer to *persons.*

Which is used to refer to *animals* or *things.*

That is used to refer to *persons, animals,* or *things.*

The sentence given below illustrates the use of the relative pronoun:

Mr. Jones, who was vice president of the Security Trust Company, has been elected president.

You readily recognize the two clauses in this sentence:

the main clause, "Mr. Jones has been elected president"; and the dependent clause, "who was vice president of the Security Trust Company." The relative pronoun "who" is subject of the verb "was" in the dependent clause. It refers back to its antecedent, "Mr. Jones," and therefore connects the two clauses.

Analyze for yourself the two functions of the relative pronouns in these sentences:

1. The man *whose* account you opened yesterday has just deposited a thousand dollars.
2. The men to *whom* the choice was entrusted have at last found an appropriate site.
3. The letter *which* came this morning is most important.
4. The boy has just brought the books *which* you need.
5. The task *that* is before us is the biggest we have yet undertaken.
6. Men *that* have to be urged to work are not desirable employes.
7. This is the stenographer *that* you wished to employ.

What may also be used as a relative pronoun. However, it is different from the other relatives in that it contains its own antecedent. To illustrate, in the sentence—

You know *what* I want—

"what" stands for "that which," the "that" used as object of the verb "know" in the main clause, and the "which" as object of the verb "want" in the dependent clause.

We come now to interrogative pronouns.

Interrogative pronouns are used to ask a question.

The interrogative pronouns are *who, which,* and *what.* The most important thing to note is that the interrogative pronoun "who" is inflected just as is the relative.

1. *Who* called me on the telephone?
2. *Whose* voice is it?
3. *Whom* does he wish to see?
4. *Which* is it you mean?
5. *What* can I do for you?

The third class is the demonstrative pronoun.

A demonstrative pronoun is one that points out some particular person or thing.

There are only two demonstratives—*this* and *that;* plural, *these* and *those.* These forms serve for both the nominative and objective cases. There is no possessive of either.

"This" is used in referring to objects near the speaker, "that" to objects more distant.

This (meaning a book on my desk) is not the book I require. *That* is it on the shelf over there.

It only remains to discuss indefinite pronouns.

An indefinite pronoun is one that refers to no definite person, place, or thing.

The indefinite pronouns are—

all	certain	many	one
any	each	neither	other
aught	either	naught	some
both	few	none	sundry

and various compounds, such as—

anybody	anyone	everyone	someone

All of these pronouns may be used in either the nominative or objective case.

"One" and its compounds; "anybody" and other compounds with "body"; "another," "either," "neither," and "other" form a possessive, as do nouns. The others have no possessive case.

These demonstrative and indefinite pronouns may also be used as adjectives. (See page 248.)

3. *The Verb*

The verb is the most difficult of all the parts of speech. It has properties possessed by the noun and it has other properties essentially its own. Our purpose here is to present the verb in its broad aspects, emphasizing points which have a practical bearing upon everyday composition.

The verb is a word which expresses action, being, or state of being.

To illustrate, "walk," "laugh," "run," "leap," express action; all forms of the verb "to be" express "being" in

the sense that the verb itself indicates only that a thing exists; "live," "sit," "stand," express "state of being," for they tell the condition, or state, of the object under discussion.

There are three classes of verbs—transitive, intransitive, and copulative.

A transitive verb is a verb which expresses action passing over from a doer to a receiver.

This is a most important definition and one which must be understood thoroughly. To illustrate:

1. The salesman *sold* the goods.
2. The goods *were sold* by the salesman.

In both the above sentences, regardless of the *form* of the verb, "salesman" is the *doer* of the action and "goods" the *receiver.* Therefore, "sold" is a transitive verb. Now note: It would still be a transitive verb if I had said only, "The goods were sold," for obviously there was a doer of the action even though I have not mentioned whom it was. With this definition clearly in mind it ought not to be difficult to distinguish transitive verbs from the next class we shall mention.

An intransitive verb is a verb that expresses action or state of being confined to a doer.

The last phrase in this definition tells the secret of the difference between transitive and intransitive verbs. The action *remains with the doer,* if action is expressed.

The baby *talks.*
The boy *ran* with your message.
The flowers *stand* on the table.

Copulative verbs sometimes are spoken of as intransitive verbs, but it seems better to put them in a class by themselves.

A copulative verb is one which serves to connect or join together.

A copulative verb takes the same case *after* as *before* it.

We shall come back to this statement later, when we discuss infinitives.

Miss Johnson *is* a stenographer.
I *feel* blue.
You *look* ill.

This is a small class of verbs which require an attribute complement to complete their meaning. The verb "to be" is the one most commonly used. "Look," "feel," "appear," likewise occur frequently.

Observe this: Some verbs may be used either transitively or intransitively or as a copula. Compare the sentences with the corresponding letters:

a. He *walked* to the station.
a. He *walked* the floor all night.
b. I *sell* books.
b. The books *sell* well.
c. The blind man *feels* the cloth.
c. The butterfly *feels* with his antennae.
c. His mother *feels* well today.

Note: "Well" and "ill" are adjectives when they refer to health.

Verbs have a property known as mode, or mood.

Mode is that property of a verb which indicates how the speaker thinks of the action.

In English there are, properly speaking, three modes—the indicative, subjunctive, and imperative.

The indicative mode is used to state a fact.

1. The employes *work* for the interest of the house.
2. This business *was founded* fifty years ago.

The imperative mode is used to express a command, an entreaty, or an exhortation.

1. *Close* the door.
2. *Save* me or I sink.
3. *Do* right because it is right.

The subjunctive mode is used to express a wish, a possibility, or a contrary-to-fact condition. It indicates doubt in the mind of the speaker.

Wish: Would that I *might be* a successful salesman!
I wish that I *might be* a successful salesman.

Possibility: If he *be* there, I will tell you.
Contrary-to-fact condition: If I *were* you, I *should not do* it.

The second example is worthy of study. If the speaker had wished merely to express a condition, the sentence would have been: "If he *is* there, I will tell him." The use of the subjunctive "be" shows that there was a doubt in the speaker's mind.

The third example is contrary to fact, for, of course, "I" am not "you," and therefore the conclusion is only a possibility also.

The subjunctive mode is used to express delicate shades of meaning, with which one can become familiar by careful study.

The indicative, imperative, and subjunctive modes are all *finite* forms of the verb.

Certain forms of the verb are not finite. These are called verbals and are classified as infinitives, participles, and gerunds.

An infinitive is a verbal introduced by "to." It may be used as a noun, an adjective, or an adverb.

Noun: *To see* is *to believe.*
Adjective: The desire *to be remembered* is universal.
Adverb: I come *to examine* your process.

A participle is a verbal ending in "ing" which is used as an adjective.

Leaving this subject, we pass to the next.

A gerund is a verbal ending in "ing" which is used as a noun.

Seeing is *believing.*

An infinitive *may* have a subject; it *may* have an object; it *may* have an attribute complement.

The subject of an infinitive is in the objective case.

This is important. Now we will recall the statement made on page 240, that copulative verbs take the same case *after* as *before* them. Since this is the case, it follows that a noun or a pronoun used as attribute complement after a

finite form of a copulative verb, whose subject is in the *nominative* case, will be in the *nominative* case; whereas a noun or pronoun used as attribute complement after an *infinitive* form of a copulative verb, whose subject is in the *objective* case, will be in the *objective* case.

To illustrate:

1. It was I who planned the campaign.

"Was" is a finite verb. Its subject, "it," is in the nominative case. Therefore, the attribute complement "I" must be in the nominative case.

2. We asked him to be our president.

"To be" is an infinitive, part of the noun phrase "him to be our president," which is the object of the verb "asked." It has a subject, "him," which is in the *objective* case; since "to be" is a copulative verb, it has an attribute complement, "president," which is in the *objective* case.

3. He came *to see* our equipment.

"To see" is used as an adverb to indicate purpose and modifies "came." It has an object, "equipment."

Verbals may have all or some of the following forms:

1. *Selling* as he went, he soon disposed of his load.
2. *Having sold* the goods, he returned.
3. *To sell* the goods, he advertised extensively.
4. It was his ambition *to have sold* the goods within the week.
5. The house *being sold,* the family had to move.
6. The goods, *having been sold* under those conditions, were shipped yesterday.
7. This house is *to be sold.*
8. This house was *to have been* sold last month.

Phrases introduced by or containing an infinitive are called *infinitive phrases.*

Phrases introduced by or containing a participle are called *participial phrases.*

Another property of verbs is tense. As here used "tense" is a synonym for "time."

Tense is that property of a verb which indicates the time of the action.

There are, obviously, three kinds of time—present, past, and future. The present tense of a verb must be learned. The past tense of *regular verbs* is formed by adding "d" or "ed" to the present. The future tense may be recognized by the presence of "shall" or "will" as a part of the verb phrase.

Present tense: I *decide* this question now.
Past tense: I *decided* the question yesterday.
Future tense: I *shall decide* the question tomorrow.

However, an action may be thought of as *complete* or *incomplete.* Therefore, there are three additional tenses—the present perfect, past perfect, and future perfect.

The present perfect tense denotes action thought of as complete in present time. It may be recognized by the presence of "have" in the verb phrase.

I *have finished* the letter.
He will come when he *has finished.*

The past perfect tense denotes action thought of as completed prior to another action in past time. It may be recognized by the presence of "had" in the verb phrase.

I *had completed* the work when you arrived.

The future perfect tense denotes action thought of as completed in the future prior to another action in the future. It may be recognized by the presence of "shall have" or "will have" in the verb phrase.

When I *shall have completed* this letter, the series will be done.

If you will refer to page 243, where the verbals are listed, you will see that four of them contain "have" or "having." These verbals are called *perfect infinitives* or *perfect participles* and indicate *completed action.*

Mode and tense are properties of *all* verbs. Transitive verbs, however, have a property peculiar to themselves—voice.

Voice is that property of a transitive verb which denotes whether the subject is the doer or the receiver of the action.

There are two voices.

The active voice denotes that the subject is the doer of the action.

His secretary *mailed* the letter.

According to definition, a transitive verb must have something to receive its action. When the verb is in the active voice the receiver of the action is called the object complement: *complement* because it completes the verb, and *object* because it is acted upon.

The passive voice denotes that the subject is the receiver of the action.

The letter *was mailed* by the secretary.

Since the subject is the receiver of the action, a verb in the passive voice will have no object complement. The object complement of the active voice becomes the subject of the passive voice.

There is a small number of verbs that do take an object in the passive voice.

Verbs of *electing, choosing, naming,* and the like, which, in the active voice, take what is called an "objective complement," are in this class.

An objective complement assists in completing the meaning of the verb and refers to the object complement.

The directors elected Mr. Jones *president.*
They painted the house *red.*

"President" names the office to which "Mr. Jones" was elected and refers to "Mr. Jones," for it was he who became "president."

"Red" tells the color the "house" was "painted" and certainly refers to "house," which became a "red" house.

Now, then, verbs which may take an objective complement in the active voice sometimes retain an object in the passive voice.

Mr. Jones was elected president.
The house was painted red.

You will note that the object complement of the active verb has become the subject of the passive verb, while the

objective complement of the active is the object complement in the passive.

Verbs of *giving, telling, lending, allowing,* etc., may have what is called an indirect object in the active voice.

The indirect object assists in completing the meaning of the verb by naming the person affected by the action. The test to discover the indirect object is this: See if you can insert the preposition "to" before the noun or pronoun you think is an indirect object without affecting the sense of the sentence.

a. The company gave the *employes* a bonus.
b. The stranger told *me* his plan.

Change the verbs in these sentences to the passive voice, and we find that the indirect object is retained.

a. A bonus was given the employes.
b. The plan was told me by the stranger.

The passive voice may be recognized by the presence of some part of the verb "to be" in the verb phrase.

Most transitive verbs have an active and passive voice in all modes and all tenses in the infinitive, participial, and gerundive as well as the finite forms. If you will refer to the examples on page 243, you will see that four of them contain "be," "being," or "been."

So far we have been discussing the properties of verbs which are peculiar to them as verbs. But verbs also have person and number.

A verb must agree with its subject in person and number.

With the exception of the present and future tenses, there are no changes to denote either person or number. In the present tense the third person singular takes an "s."

Present Tense

Singular	*Plural*
First person: I decide	First person: We decide
Second person: You decide	Second person: You decide
Third person: He decides	Third person: They decide

There are no rules to guide one when verbs are irregu-

lar. The only thing to do is to learn the various forms and become familiar with them through constant use.

In the future tense—

"Shall" in the first person (singular and plural) expresses simple future.

"Shall" in the second and third persons (singular and plural) expresses determination.

"Will" in the first person expresses determination.

"Will" in the second and third persons expresses simple future.

"I *shall* go if the weather permits," is a statement of a simple intention. "I *will* go, rain or shine," shows that the speaker has not only an intention but a *determination* not to let the weather hinder him.

Compare the following:

1. You will receive my letter tomorrow.
2. You shall write the letter as I wish it written.
3. They will leave New York immediately.
4. Under no circumstances shall they leave New York.

There are some rules governing the relation of subject and verb:

1. A compound subject takes a plural verb if the items mentioned are thought of as added together.

The president, the secretary, and the treasurer *leave* tonight.

2. A compound subject takes a singular verb if a choice is offered.

The president or the secretary *leaves* tonight.

Under this rule note that where pronouns of different persons are used the verb agrees in person with the last one mentioned.

He, she, or I *am* going.

Certain verbs are frequently confused because of similarity in sound and spelling.

Transitive	*Intransitive*
raise	rise
set	sit
lay	lie

To use the intransitive verb with an object complement of course is incorrect. Say—

He *raised* the *book* from the desk.
Set the *chair* at the table.
Charles *laid* the *scheme* before me.

But—

The sun rises at 6 A. M.
The Peace Conference *sat* at this table.
Miss Smith, who was too ill to work, *has lain* down.

4. *The Adjective*

An adjective is a word which is used to modify, or limit, the meaning of a noun or a pronoun.

The word "modify" here is employed in its usual sense; i. e., to change slightly. When I say the noun "room" you immediately have a mental picture of some kind of room. Perhaps you think of a large, airy room. If, however, I say "small, dark room," your mental picture is immediately changed, or modified or limited. You may no longer retain your first image, for I have told you more about the room, and therefore limited your thought to a very particular kind of room. And so we say that the adjectives "small" and "dark" modify the noun "room."

There are several classes of adjectives:

a. Demonstrative adjectives point out.

b. Indefinite adjectives convey an indefinite idea.

The demonstrative and indefinite adjectives in most cases are the same *words* as the demonstrative and indefinite pronouns discussed on page 239. When these words are *used to modify* nouns they are called *adjectives.*

This book is the one I want.
He brought me *that* chair.
The John Jones Company rents *these* offices.
The lists were given to *those* men.
Other men will agree with me.
He addressed only *certain* people.
Every boy and girl should learn to write a good letter.

"Every" and "no" are indefinite adjectives which can

be used as pronouns only when compounded with "one" or "body."

c. Numeral adjectives specify a number.

Five weeks, *ten* days, the *first* desk, the *tenth* man.

d. Descriptive adjectives mention or describe some quality of the person or object named.

Mahogany desk, *Bell* telephone, *white* oak.

Many descriptive adjectives can express three degrees of quality. These three degrees are called *positive, comparative,* and *superlative,* and the process of changing from one degree to another is called *comparison.*

Take the adjective "high," for instance. The positive degree is "high," the comparative "higher," the superlative "highest." Likewise, it may be compared in diminishing degree; as, "high," "less high," "least high."

The comparative degree denotes a difference between two things. The superlative degree denotes a difference among three or more things.

It is essential that these two facts be well remembered. In comparing the buildings on *four* corners we should say, "The building on the northeast corner is the *tallest,* but of the *two* on the south side of the street the Granger Building is the *taller.*" Note that when the height of all four buildings is referred to "tallest" is the correct form; when only the two on the south side are compared, "taller" becomes the right word to use.

Adjectives are compared regularly by adding "er" to the positive to form the comparative and "est" to the positive to form the superlative.

Positive	*Comparative*	*Superlative*
tight	tighter	tightest
late	later	latest
pretty	prettier	prettiest

Adjectives of more than two syllables usually are compared by prefixing "more" for the comparative and

"most" for the superlative. This is done for the sake of euphony.

Positive	*Comparative*	*Superlative*
beautiful	more beautiful	most beautiful
radiant	more radiant	most radiant
graceful	more graceful	most graceful

There is a small class of adjectives which change their form to denote degree, and these must be memorized.

Positive	*Comparative*	*Superlative*
bad	worse	worst
far	farther	farthest
fore	former	foremost, first
good	better	best
....	inner	inmost, innermost
late	later, latter	latest, last
little	less	least
many	more	most
much	more	most
near	nearer	nearest, next
old	older, elder	oldest, eldest

The adjectives "late" and "old" have two forms for the comparative and superlative.

"Latter" and "last" refer to position, whereas "later" and "latest" refer to time. "Older" and "oldest" are used with respect to persons and things, "elder" and "eldest" with respect to persons only.

Adjective Phrases and Clauses

Phrases which modify nouns and pronouns are called adjective phrases.

An atmosphere *of briskness and alertness* prevailed in the office.

"Of briskness and alertness" describes the "atmosphere," and so modifies "atmosphere."

Leaving the building, he walked quickly away.

"Leaving the building" is a phrase describing "he." It was a "leaving-the-building he" who "walked quickly away." Unless the "he" had left the building, it is obvious that he would not have "walked away."

The attempt *to demonstrate the proposition* cost ten thousand dollars.

What "attempt"? A "to-demonstrate-the-proposition attempt." The phrase modifies "attempt."

In the same way clauses can be used to modify nouns or pronouns. These always will be relative clauses, already discussed on page 237 and easily distinguishable because of the presence of a relative pronoun.

A business *that is founded on dishonesty* is bound to fail.

The relative clause describes "business," and so is an adjective clause.

5. *The Adverb*

An adverb is a word used to modify a verb, an adjective, or another adverb.

1. Miss Johnson works *slowly* but *steadily*.
2. John was *quite* ready to do the work.
3. The machine moves *very quietly*.

In the first sentence "slowly" and "steadily" are two adverbs which tell something about "work." Therefore they modify "work." In the second sentence "ready" is an adjective used as attribute complement after the verb "was." "Quite" tells *how* "ready," and so modifies "ready." In the third sentence "quietly" indicates the manner of the verb, and so modifies it. "Very" tells how "quietly." It therefore modifies "quietly."

Adverbs express time, place, degree, or manner. Analyzing the sentence above once again, we see that "slowly," "steadily," and "quietly" all indicate the manner of the action. Sentences 4 and 5 below illustrate adverbs of time and place, respectively:

4. The salesmen will arrive *tomorrow*.
5. Mr. Drake is employed *here*.

Most adverbs are formed from adjectives by adding "ly" to the positive of the adjective.

Adjective	*Adverb*
swift	swiftly
beautiful	beautifully
crafty	craftily
immediate	immediately

Care must be taken that the adverbial form is used when an adverb is required. Say, "The work was done quickly," *not* "quick"; "He laughed loudly" or "aloud," not "loud," etc.

Adverbs, like adjectives, may be compared. Regular adverbs form the comparative by prefixing "more" to the positive, and the superlative by prefixing "most" to the positive.

Positive	*Comparative*	*Superlative*
swiftly	more swiftly	most swiftly
softly	more softly	most softly

Irregular adverbs must be memorized.

Positive	*Comparative*	*Superlative*
badly, ill	worse	worst
far	farther, further	farthest, furthest
late	later	last
little	less	least
much	more	most
near	nearer	nearest, next
well	better	best

Some adverbs cannot be compared:—here, now, not, no, never, perfectly, etc.

"Perfectly" is included because if a thing is done "perfectly" it has absolutely no flaw, and therefore cannot be done "more perfectly."

Adverbial Phrases and Clauses

Adverbial phrases may be used instead of simple adverbs. In addition to time, place, degree, and manner, adverbial phrases may be used to express other ideas.

Purpose—He severed his connection *to take a better position.*
Cause—The manager was delighted *to find so much improvement.*
Concession—*Under the circumstances* the meeting was postponed.

Adverbial clauses always are dependent clauses and are used to express—

(1) Time: The office was closed *while the parade was passing.*
The goods came *after the store was closed.*
(2) Place: The automobile broke down *where the crowd was thickest.*

(3) Manner: The secretary did her work *as if she found pleasure in it.*
(4) Result: You have done such good work *that we shall increase your salary.*
(5) Cause: He returned, *as there was no use in remaining longer.*
(6) Condition: *If the tractor is not satisfactory,* there is no obligation to buy it.
(7) Concession: *Though you write correctly,* you do not write intelligently.
(8) Comparison: The Woolworth Building is taller *than the Singer Building (is tall).*
(9) Purpose: We tell you this *in order that you may be convinced of our good faith.*

Clauses of comparison are peculiar in that the predicate usually is understood. This we have indicated in the example above by placing "is tall" in parentheses. Such clauses are easily recognizable by the presence of the comparative degree of the adverb and the conjunction "than."

6. *The Preposition*

A preposition is a word used to relate some word or clause to another word in the sentence.

These are the most commonly used prepositions:

above	before	from	to
after	beyond	in	under
at	besides	into	until
about	between	near	up
around	by	of	upon
among	but (meaning except)	on	with
amid	except	over	within
below	for	onto	without

1. The store is located *in* this building.
2. Pour the water *into* a glass.
3. All the salesmen are *on* the road.
4. Mr. Hines is *at* home today.

Note the distinction in the use of "in" and "into." The former denotes place where, the latter motion from one place to another. Also note the preposition "at" used before home. It is incorrect to say, "Mr. Hines is home today"; "I left the book home." The preposition "at" should be expressed when place where is indicated.

In some cases, however, the preposition is omitted, as

in the following sentences. Note that motion toward is indicated in 1.

1. Carry your groceries home.
2. I took him (by) the way you came.

Occasionally two or more words are used together to form a compound preposition.

According to the telephone book, this is the correct address.
The gentleman has called in *reference to* a position.

Others are "alongside of," "because of," "in regard to," "in respect to," "instead of," "on account of," "out of."

In asking a question the preposition sometimes follows the noun or pronoun it governs.

Whom are you looking *for?*
What are you thinking *of?*

"For" governs "whom," and "of" "what."

There are a few verbs which take a preposition as an integral part of their meaning.

They made every attempt *to speed up* the work.

This is a rather difficult construction. Usually it can be discovered by substituting another word in place of the verb and preposition. In the above sentence, for instance, we might substitute the single word "hurry" for "speed up." So it is evident that "up" is a part of the verb.

Phrases introduced by prepositions are called prepositional phrases.

7. The Conjunction

A conjunction is a word which joins words, phrases, or clauses.

A conjunction which joins words, phrases, or clauses of *equal rank* is called a *co-ordinating conjunction.* The most common of these are "and," "or," "either—or," "neither—nor," "not only—but also."

1. New York *and* Chicago are the largest cities in the United States.
2. That disagreeable *but* talented artist has arrived.
3. *Either* go *or* stay.
4. Learn to labor *and* to wait.
5. He walked down the street *and* into the house.

6. The sales letter should be interesting, *but* it should also be convincing.
7. His mother told him when she would meet him *and* where she would be.

In the first three examples the conjunctions connect words. Examination will show that the words may be any part of speech; but (note this) they must be the *same* part of speech.

Examples 4 and 5 illustrate phrases connected by a conjunction. The sixth and seventh sentences illustrate the use of co-ordinating conjunctions to connect clauses. In example 6, "but" connects two main clauses; in example 7, "and" connects two dependent clauses. Note that, according to definition, a co-ordinating conjunction must connect either two main clauses or two dependent clauses. It *cannot* connect one main clause and one dependent clause.

A conjunction that connects clauses of *unequal* rank is called a *subordinating conjunction.* These are the most important:

after	as	if	when
as if	because	since	whether
although	in order that	so that	that
as though	inasmuch as	unless	though
	while		

All adverbial clauses are, of necessity, introduced by subordinating conjunctions. Noun clauses usually are, but not infrequently the conjunction is omitted before the noun clauses.

He said I might go.
He said *that I* might go.

8. *The Interjection*

The interjection is an exclamation used alone or as part of an exclamatory sentence.

The interjection and the sentence of which it is a part are the only expressions that ever should be followed by an exclamation point.

Oh! You have spilt the ink.
Alas! That is quite impossible now.

CHAPTER II

SOME VIOLATIONS OF GRAMMAR

There are many ways in which the careless letter writer distorts his business correspondence and, as Shakespeare says, "tortures one poor word ten thousand ways." Before one's letters can carry weight and influence one must overcome all such mistakes. Below are enumerated some of the most common errors. In every case the word or expression italicized is the correct one to use.

No word ever should be placed between the preposition "to" and the verb in the infinitive phrase. Do not say, "to clearly see," "to surely go," "to suddenly leave." Say, *to see clearly, to go surely, to leave suddenly.*

Each, every, no, many, a, either, neither, and none are all singular in idea, and therefore require a singular verb. Likewise, personal pronouns referring to them as antecedents must be singular.

1. Each of the letters *is* (not are) a problem in *itself* (not themselves).
2. None of the lots *is* (not are) for sale.
3. Every one of the men *was* given (not were given) a present.
4. Neither of these principles *is* (not are) lost sight of.
5. Everybody must go to *his* (not their) own room.

Even though "everybody" refers to both men and women, the singular must be used. "His" in this case is understood to be general. You may say "his or her" if you wish:—"Everybody must go to his or her own room."

The correct preposition to use after the verb "blame" is "to," not "on."

The farmers blame the failure of the crop *to* (not on) the late spring frosts.

The correct preposition to use after the verb "bought" is "of" or "from," not "off." "Buy off" means to bribe, to cause to yield for a consideration.

1. The apparatus was bought *from* (or *of*) the Western Electric Company.

2. The politicians *bought off* the opposition.

"Have" or "had" means to possess.

1. I *have* five Liberty bonds.
2. I *had* a cold last week.

"Get" or "got" means to secure, to obtain.

1. He *gets* whatever he strives for.
2. The thief *got* the booty.

On page 247 we have stated the simple rule for the use of "shall" and "will." In asking questions, however, the speaker uses the form he expects in the reply.

1. *Shall* you go? (Answer expected: "I shall" or "I shall not go.")
2. *Will* he hesitate? (Answer expected: "He will" or "He will not hesitate.")
3. *Shall* he be paid? (Answer expected: "He shall" or "He shall not be paid.")

"Can" implies ability to act or accomplish.

1. I *can* furnish unquestionable evidence.
2. We *can* fill the order the day it is received.

"May" signifies permission, promise, or provision.

1. This week you *may* select any suit in stock.
2. You *may* have our handsome little book free of charge.

Do not say, "This paper here." "This" means that the paper is at hand and is sufficient. Do not say, "That desk there."

Adjective pronouns must agree with their antecedents in person and number. Never say "these kind" or "those kind." "Kind" is singular, therefore a singular pronoun is required. "This kind" or "that kind" is correct. When you use "these" or "those" you must use the plural "kinds": "This kind," "these kinds." "That kind," "those kinds."

1. *This kind* of building is desirable.
2. *These kinds* are too expensive.

Do not use "a" after "kind of." It is unnecessary and offends the ear.

"What *kind of* man (not "what kind of a man") would do such a thing?"

"Between" and "among" are prepositions, and therefore are followed by the objective case. Just as it is incorrect and sounds queer to say "between we," it is incorrect to say "between you and I," or "among he and she and I." These are very bad mistakes and should be avoided. "Between you and me," "among him and her and me," are the correct forms.

CHAPTER III

PUNCTUATION

The punctuation of a sentence is a vital consideration. You have only to remove or insert a comma to prove the force of this statement. Many costly or ridiculous errors have resulted from leaving out or misusing one of the seven little marks of punctuation.

Slipshod punctuation is too generally the rule. There is nothing more important than to learn how to punctuate correctly. It is not difficult. Two things only are necessary: First, a knowledge of the rules; second, common sense in applying them. Plain, practical common sense is your greatest help in mastering punctuation.

Authorities differ about many of the details, but no one disagrees on the important points.

The Period

The period is used to indicate the end of declarative and imperative sentences.

A large crowd gathered to see the parade.

The period is also placed after an abbreviation.

Mrs. (Mistress); Mr. (Mister); N. Y. (New York).

The Interrogation Point

An interrogation point (?) is used at the end of a direct question.

Where did you get this information?

The Exclamation Point

An exclamation point (!) is placed after interjections and exclamations.

Alas! He came too late.
How we all worked!

The Comma

The comma is the most common and useful mark of separation. It is used within the sentence. Though there

are many opinions about the uses of this mark, there are ten simple, direct rules that may be accepted as unfailing guides:

1. Words, phrases, and clauses in a series should be separated by commas.

Wordsworth, Shelley, and Keats were three great lyric poets of England.

Note: Where the last member of a series is separated from the rest of the sentence by the conjunction *or* or *and* the comma frequently is omitted. Many authorities, however, retain both the comma and the conjunction.

2. The comma is used to separate an introductory word or phrase or clause from the rest of the sentence.

As the number of these books is limited, an early order will prevent disappointment.

3. The comma is used to separate a parenthetical expression from the rest of the sentence.

The Apollo Lamp, as users express it, radiates a glow of real sunshine.

4. An adjective clause which merely adds an interesting detail is set off by commas.

The Automatic Ticket Seller, which is a cash register, ticket distributor, and adding machine all in one, is the greatest convenience of modern times for the theatrical manager.

Note: When the adjective clause is so closely related in thought that it can be omitted without destroying the meaning no commas are needed.

A house that stands on a hill is sure to be wind-swept.

5. Words or phrases in apposition are set off by commas.

The Automatic Adding Machine, a great time saver, should be in every up-to-date business office.

6. A noun or pronoun used in direct address is separated from the rest of the sentence by commas.

Now, Mr. Business Man, can you be so shortsighted as to neglect an opportunity like this?

7. The comma is used to denote the omission of a word or phrase.

The first is of twenty-ton capacity; the second, twenty-five.

8. Commas are used to separate a direct quotation from the rest of the sentence.

William Shakespeare said, "Where words are scarce, they are seldom spent in vain."

9. A word or phrase out of its natural order is set off from the rest of the sentence by commas.

The conflict, short and decisive, settled the matter for all time.

10. The clauses of a compound sentence often are separated by commas.

The business man must plan ways to increase his business, but he must also keep old customers satisfied.

The Semicolon

1. The semicolon is used to separate the clauses of a compound sentence when the conjunction is omitted.

We must banish all fear and distrust of life; we must dare to face life undaunted and undismayed; we must resolutely put out of our life the fearful spirit.

2. The semicolon is used to precede such terms as "therefore," "namely," "hence," "moreover," "nevertheless," "however," "notwithstanding," when these words are used as conjunctions.

The things we make with our hands seem to have a real existence; nevertheless, they never become other than what they are when we finish them.

3. Semicolons are used to separate clauses in a series where commas are used for interior punctuation.

Peace is not a gentle fatigue or soul sleep, after the tempest has swept by; it is not the lassitude of old age, after the storms of life are over; it is not merely the warm ashes, when the flame has burned out.

4. The semicolon is used to separate the parts of a long compound sentence when the comma is employed for internal punctuation.

We have been born into a turbulent and restless age, with

struggle and conflict, uncertainty and unrest on every hand; and yet the outer restlessness of the age reflects the inner restlessness of the human heart.

The Colon

The colon is used to follow the formal introduction.

To whom it may concern:

The following are eligible to membership: John Smith, James Brown, ——

The Hyphen

The hyphen is used to connect the parts of a compound word.

hard-headed; long-legged; happy-go-lucky; up-to-date (adj.).

The hyphen is used to divide the syllables of a word when the end of a line makes a division of the word necessary.

The children were playing on the beach, *toss-*
ing a ball high in the air.

The Dash

1. The dash is used to indicate a sudden change of thought.

At twenty she mocks at the duty you taught her—oh, what a plague is an obstinate daughter!

2. The dash may be used to separate a parenthetical expression from the rest of the sentence when the thought is too distantly related to be set off by commas.

All government—indeed, every human benefit and enjoyment, every virtue, and every prudent act—is founded on compromise and barter.

3. The dash is used to prolong the effect of a comma or colon.

Then they wonder why foreigners do not flock in. Flock in—to what?

Note: This third rule for the dash prevails only when special stress is desired on a particular word or phrase.

4. The dash is used at the end of a long explanation or a series of phrases to sum up the thought.

A house may be spacious; the floors may be hardwood; the

living room may have a wide fireplace; the dining room may be light and sunny—these delights of home may be there; but if the heating plant does not heat, it will never be a home.

5. The dash is used to indicate the breaking off of an incomplete statement.

All Americans who are familiar with Lincoln's Second Inaugural Address will recall the passage beginning: "With malice toward none; with charity for all——"

Quotation Marks

1. All direct quotations are enclosed with double quotation marks (" ").

Of this system the Covington Company says: "It has so simplified the work of our accounting department that we do not now see how we ever did without it."

2. When the quotation is interrupted to insert explanatory matter, double quotation marks must be used to close and reopen the quotation before and after the break.

"Ask him," he said, "to call early next week."

3. Titles of books, plays, newspapers, pictures, musical compositions, etc., are sometimes enclosed in quotation marks.

Lockhart's "Life of Scott" is one of the four greatest biographies.

4. A word or phrase borrowed from another language or from technical, scientific, professional, current, or colloquial discourse is frequently enclosed in quotation marks.

We hear much today about this subtly influential element called "camouflage."

5. Single quotation marks (' ') are used to indicate a quotation within another quotation.

This is exactly what he said: "Tell Mr. Jones that Mr. Hays says, 'Do not wait another day. Get the order in now.'"

The Apostrophe

1. The apostrophe is used to indicate the possessive case. (See page 233.)

2. The apostrophe is used in contractions of words to indicate the omission of letters.

Don't, 'phone, aren't.

3. The apostrophe is used to form the plurals of figures and letters.

4's, d's, ¼'s.

The Parenthesis

Parentheses are used to set off a passage that bears no close relation to the thought of the sentence.

The offices (714 Moreland avenue) are very easily reached.

CHAPTER IV

RHETORIC FOR THE LETTER WRITER

Rhetoric is the art of saying what you have to say in the most effective fashion—in the way best suited to the subject under discussion.

The Sentence.—For the letter writer the rhetorical principles of the sentence and the paragraph are most important.

No matter how perfect a sentence may be, to model all other sentences by it would be more than foolish, for there is nothing so deadening as monotony. Vary the form of the sentence by using declarative, interrogative, and imperative sentences. Vary also the rhetorical structure. By rhetorical structure is meant the order of the various parts of the sentence.

Sentences are divided, according to rhetorical structure, into three kinds:

1. The loose sentence is so constructed that, without destroying its grammatical form, it might be ended at one or more points before the period is reached.

The grove is well protected from winds, which sweep over the mountainside and tear up saplings, hurling them into the valley with terrific force.

This sentence would be grammatically correct if the period had been placed after "winds" or "mountainside," or "saplings" or "valley."

The loose sentence is well adapted to a direct, conversational style of letter writing. It is the least formal and the most natural of all sentence styles.

2. The periodic sentence is so constructed that it is not complete, grammatically or logically, until the last word of the sentence is reached.

If, as you have said, you cannot come today, by all means come tomorrow.

Because the interest is suspended, the periodic sentence

is more emphatic, forceful, and convincing than the loose sentence.

3. The balanced sentence is divided into two parts, exactly similar in structure, the thought in one directly contrasted with, or set off against, the thought of the other.

Reason rules the mind; love rules the heart.

The balanced sentence attracts attention. Generally it conveys the idea in briefest form. It is epigrammatic in style. It is worth cultivating, but it should not be used to excess. Employing it too often creates an impression of artificiality.

The Paragraph.—A paragraph is a group of related sentences all bearing upon one central idea.

If your paragraph contains, on examination, two or three equally important thoughts; if the sentences are not related to one another and to one central idea—then your paragraph should be subdivided into two or more paragraphs.

There are three distinct rhetorical principles that prove the test of all paragraphs:

1. The paragraph must have unity.

Unity means a *oneness* of thought, or purpose. It means that your paragraph may be boiled down to one single idea. This idea may be expressed in a short topic sentence; that is, a sentence that gives the main points of the paragraph in a few words.

The most logical place to find the topic sentence is at the beginning of the paragraph. It may, however, be in the middle, or even at the end. The main thing is that it ought to be there.

If you want to write a really forceful letter, formulate all your topic sentences first, then develop your paragraphs from them. You will be surprised at the clean-cut, strong, unified paragraphs you will construct by this method.

2. The paragraph must have coherence.

Coherence means that the sentences of the paragraph

must grow out of one another, develop one from the other. They must *stick together, cohere.* Your paragraph may be perfectly unified and still not be clear or coherent. It may not hang together, because you have not arranged your subject matter well. In order to make your paragraphs coherent, you must—

(a) Arrange your sentences in logical order, with thoughts closely related near each other.
(b) Subordinate all unimportant ideas to the main thought.
(c) Select words that exactly express your meaning.
(d) Select proper connecting words to join your sentences and phrases.

3. Your paragraph must have emphasis.

Emphasis means stress, or force. Your paragraph may be absolutely unified and perfectly clear, and yet altogether unconvincing because it lacks emphasis.

How is emphasis to be secured? Answer the question for yourself. You know that as you glance down a closely written page your eye is first attracted to the beginnings and ends of the paragraphs. And as you read the paragraph you pause at the beginnings and ends of the sentences. So the best points at which to place ideas you wish to emphasize are the beginning or end of the paragraph, the beginning or end of the sentence. Therefore, to secure emphasis—

(a) Begin with the idea you wish to stress, or
(b) End with the idea you wish to stress.

It is also necessary that you cut out ruthlessly all trivial, unimportant, and unrelated thoughts, regardless of how interesting they may be in themselves. This is one of the hardest things to practise. Often it means leaving out some pet expression or some catchy phrase which pleases your fancy. But it must be done if you would write forceful English.

Words.—Quite as important as the correct construc-

tion of its sentences, clear punctuation, the effective paragraph form, is the choice of words in the business letter. This does not mean that you should strive for unusual words — for sensational terms and novelty of diction. Neither must your letter be overprecise. The precise letter is just as tiresome as the precise person. The letter filled with literary flourishes and such scholarly terms that the reader can trace the writer's painful struggle with the dictionary is a trial. In trying to use excellent English the letter writer should not go to the other extreme.

Read and study to broaden your vocabulary. Read and study till the broader vocabulary becomes a daily habit. Then, and then only, will your letters be free from all artificiality.

The value of the study of words is not to acquire a large number of unusual words. It is not to find a different word to fit the old meaning. It is to *learn the exact meanings* of the old words. This will make you sure of applying the right word to the right idea. This means enriching, deepening, increasing, the working power of your vocabulary—not merely adding a few new words now and then.

Barbarisms are violations of pure diction, just as breaking grammatical rules are violations of grammatical structure. The six classes of the worst barbarisms are:

1. Foreign words not domesticated.
2. Slang phrases.
3. Newly coined words not yet accepted as part of the English language.
4. Trade or scientific terms too technical to be understood by the general public.
5. Localisms, or terms used in one part of the country but not intelligible to those in other sections.
6. Colloquialisms, or words allowable in conversation but bad taste in the formal letter.

These are the general lapses of diction that should be avoided. Do not let the desire to be up to date or differ-

ent lead you into bad taste in your letter writing. Some letters of this class produce results because they often have some strong, convincing merit in spite of the questionable element.

You want good, clean-cut, simple, direct diction, full of force and power, that tells your story vividly and makes your reader see your point.

Look out for such absurd conventionalisms as "I would say." Just say it. Do not take up time and space informing your reader that you "would say" something or other.

If you are writing for a firm or corporation, refer to yourself as "we." If your letter comes from some particular individual, use "I."

Keep out of your letter such violations of business diction as "referring to same" and "thanking you for same." State what you refer to or thank him for.

It is bad taste to omit pronouns necessary to make your sentence complete. For example, do not write, "Received in morning mail." Say, "We received your order in this morning's mail."

Avoid such crude expressions as "our Mr. Jones." Say, instead, "our representative, Mr. Jones," or simply "Mr. Jones." Mr. Jones is not a piece of real estate or office property.

Never allow yourself to employ such awkward terms as "hand you," "your favor," "beg to advise," "as per," and "at hand."

A good correspondent is extremely careful about the abbreviations he uses. The abbreviating of the name of the firm addressed in your reply should follow precisely the form your correspondent used in his letter to you. But in all other cases follow the rules of right usage as stated in some authoritative dictionary.

PART II

The Five Hundred Master Business Letters

The Index to Subjects and Index to Classifications of the letters will be found in the front of the book.

SECTION ONE

Letters That Make Direct Sales

Automobile Accessories

A CARBON REMOVER THAT DOES THE WORK

In this letter the arguments are well put in short sentences that are very effective. The wind-up makes clear reading that is likely to impel action.

Dear Sir:

Here is a carbon remover that costs little and does much! Yes, an inexpensive mixture that turns the trick. Perfect Carbon Remover!

It saves time, trouble, and a whole lot of your jingling dollars as the year rolls round. *You want this!* It saves repair bills and engine troubles. It increases the power and speed of your car from the day you use it. It's one of the few things that cost little and are worth a lot.

By mixing several common chemicals, bought at any drug store, with the gasoline you put in the car, you've a carbon remover that goes right in, loosens all carbon in your cylinders, and cleans valves, piston rings, exhaust pipes, and muffler.

You don't lose the use of your car for a minute. The Carbon Remover gets in its work while your car's running. And it does the job fine and dandy!

This means *cash* to you. It also means a trouble-proof car. Your engine will develop its maximum power, run smoothly and pick up speed at a touch of the throttle. You get maximum mileage out of every drop of gasoline!

Send me 50 cents today for a trial pint of Perfect Carbon Remover. You'll find it does exactly what I say. Then, of course, you want the formula, so you can make it yourself at trifling expense. This formula I'll send for $1 after you've first tried the Remover and are thoroughly satisfied.

Put 50 cents into an envelope, mail today, and I will send you a pint of this money-saving fluid, so you can soon see for yourself.

Every day's delay costs you money. Get off that order *now*.

Yours for efficiency and economy,

FOLLOW-UP ABOUT CARBON REMOVER

If carbon removers avoid expense, keep cylinders clean, and minimize engine troubles, this letter points it out. The writer renews his former offer of a demonstrating pint at an attractively low price.

Dear Sir:

If you have an automobile and use gasoline, either you don't realize what Perfect Carbon Remover will do for you or you're neglecting something worth your while.

You pay 75 cents to $1 an hour for a mechanic's time when he's taking the carbon out of those cylinders. And maybe there are other sympathetic engine troubles that set in as a result of carbon or the mechanic's mistakes or carelessness. In either event you *pay the freight,* as a fellow says.

Perfect Carbon Remover is inexpensive insurance against engine troubles and lack of power. It's composed of common chemicals you mix with your gasoline and go right on using your car while it's doing the work.

No level-headed, thrifty car owner can overlook a bet like this. Running your car is expensive enough without dodging chances to avoid expense.

For 50 cents I'll send you a full trial pint; then, if you are deeply enthusiastic over the results, you can send $1 for my private formula for making Perfect Carbon Remover yourself.

Now's the time to test this money-saving fluid. Get off your order for a trial pint. A postal money order for 50 cents or twenty-five two-cent stamps will do.

Attend to it right away! Carbon is no respecter of engines and doesn't care *what* it does to your bank account. Don't delay.

Yours for a clean, fast engine,

A TIRE PUMP WITH MANY NEW FEATURES

Here is a good little selling talk aimed at the motorist who has had experience with tire pumps. Mechanical details of the device are lacking. They were covered fully in the circular accompanying the letter.

My dear Sir:

A new auto tire pump has burst upon the horizon of Motordom. A pump that is a pump! A pump of power and perfection. A pump born of a better, newer idea. A time, trouble, tube, and tire saver.

The Magee Auto Tire Pump.

It's the pump you've been hoping somebody would invent. It's simple, safe, sane, smearless. It cuts out all the time-loss, hands and clothes smearing. It pumps up your tires while you smoke your cigar and chat with those around you.

It is made of tough stuff for rough usage.

Doesn't break. Doesn't get out of order.

That hand pump you have will wear out long, long before the Magee ever will. It's the pump to carry with you on every trip you take. The enclosed descriptive circular will convince you the Magee should be in your tool box right now.

The price is $12.50—should be $100. You'll admit this after the first time you've used it—see if you don't.

Send along your order today after reading the circular enclosed. Your money refunded if you're not thoroughly satisfied upon examination. We don't want your money unless you want the pump. That's fair, isn't it?

Yours very truly,

AN ORIGINAL TIRE LETTER THAT WON

Here is a good, strong, peppery argument that hits the nail on the head. It carries the reader along by its boldly original style in the opening paragraphs, and concludes with a very persuasive wind-up.

Dear Sir:

If a fellow went over to your bank every day, signed your name to a check, and regularly drew out a part of your balance, you'd simply raise the roof. You'd have him arrested for forgery. You'd throw him into jail in a minute. Of course you would!

Yet the dollars are getting away from you every twenty-four hours. A systematic thief is at work on your pocketbook daily. He never lets up. He is persistent, pitiless. You can't get away from him. His name is *Mister Tires.*

Today I have a plan for you to outwit him—to put an immediate stop to his inroads on your purse. I can save you hundreds of dollars on your tires.

I represent the factory direct on Victory Tires. They look, act, and run like cord tires. Guaranteed perfect in workmanship and material. Made in red side wall and black tread. Give satisfaction up to 4,000 miles. You get all the advantages of fine cord tires without paying a big tax for an advertising reputation.

Then, too, on inner tubes I have a big surprise in store. I can save you money on these. Red inner tubes, and full size, of correct thickness. Crimson Antimony instead of sulphur used in curing. They will not puncture, rip, tear, or be affected by the heat. Get my prices on these superior tubes—you will be astonished at the big saving.

On repair material I can also thwart the demon of expense. Our repair fabric is extra strong and durable. The cement we sell you is specially adapted for vulcanizing and fast curing. Our rubber and gums are of highest quality, yet our direct prices are an economy for you.

I enclose a return card—this is your magic passport to lower cost of automobile upkeep. Check the items in which you are inter-

ested. Let me quote you prices and description of goods at once. Fill in the postal, drop it into the mail—and you connect with tire, tube, and repair materials at prices no man in your neighborhood can match.

Sincerely yours,

A TIRE LETTER ANNOUNCING NEW LINE

This dealer offers a special discount on standard make in order to introduce his goods. It is a letter that tells all the facts, yet uses words sparingly, and stimulates action by naming a limited time.

Dear Sir:

Good news!

We have just taken over the wholesale and retail agency for the Mars Warranted Tire. We propose to make a big showing in the introduction of them. There is but one way to do this—

More good news!

We will offer a liberal price reduction for two weeks on this high-quality tire, so that motorists will be interested in giving it a trial immediately.

Every purchaser of this tire gets a written guarantee of 6,000 miles. It has many solid qualities of endurance that substantiate every test given it by motorists. Combed sea island fabrics of highest grade go into the Mars carcass. Only the best, pure, new live rubber is used in the tread. Skilled workmen make the Mars Tire by hand. It is vulcanized slowly. Rigidly inspected, thoroughly tested.

To induce you to try this tire at once, our offer is as follows: *We will allow you a 20 per cent discount on all Mars Tires bought before May* 10.

We hope you will take advantage of this unusual offer promptly. Rarely, if ever, is a tire of Mars quality offered at so liberal a discount.

This tire will prove a big money saver for you. Better get in your order right now—this big discount is positively off at the time stated.

Yours very truly,

TIRE TUBES THAT WON'T PUNCTURE, RIP, TEAR

Tube expense is a serious item. Every motorist is interested in a tube that actually will save him money. This letter makes strong claims, offers money back if dissatisfied, and agrees to pay express.

Dear Sir:

We have just found for you the tube you'll always buy again—the tube of efficiency and economy.

The thickness of the tube is just right. Not so thin it will leak; not so thick it will heat, but—exactly the proper thickness. This has been proven by the hardest tests imaginable.

The quality of this tube cannot be improved. It is the tube for you. Gives the kind of service that makes you tell your friends.

Better rubber than we use cannot be found. The very latest improved type of machinery employed in their manufacture. Highly efficient men, skilled in the art of inner tube building, make them.

Sulphur is not used as a curing agent. Sulphur causes a tube to age and crack and become worthless in a very short time. Crimson antimony, the most expensive curing and coloring agent, is used. That's why our tubes hold their color and do not age.

Furthermore, these tubes are packed in air-tight, transparent bags before they are placed in regular tube boxes.

You are getting the finest piece of first-quality merchandise that can be had. Because of their strictly high quality, these tubes will not puncture, rip, tear, become affected by heat, lose their shape, or deteriorate as quickly as other tubes.

Tube expense is a serious item. This is your big chance to reduce it. Get our prices on these superior tubes immediately. We guarantee to please you or refund your money. All freight or express charges prepaid.

Write us at once.

Yours truly,

A GASOLINE SAVER THAT REDUCES BILLS

There are many virtues in this device, and they are all well handled in the letter below. Note the many points covered, yet the letter is just the right length.

My dear Sir:

I'm here today to reduce your Gasoline cost 20 to 40 per cent. This is no dream. It is true and I can prove it.

This gasoline saver is practical and perfect. A saver that not alone saves 20 to 40 per cent of gasoline, but increases power from 10 to 20 per cent. A saver that adds 20 to 50 per cent additional speed.

The Barton Gasoline Saver!

What motorists everywhere have been wanting. Simple, sane. Decreases fuel consumption, increases power and speed. Makes self-starters *act* every-shot-out-of-the-box!

A safety as well as a saving device. Used as an air-brake on hills, it saves brakes and—broken bones. Insures perfect combustion, lessens formation of smoke and carbon. Makes low-grade fuel do the work without damage.

Easy to attach, is trouble-proof. Easy to operate—a touch does the trick. Made of sterling stuff for steady usage—will last longer than your car.

If you'll read the enclosed circular, it will prove you can't afford to be without the Barton. It answers the clarion call of economy.

The price is $5—and our positive guarantee goes with every one. Money back if it isn't all we claim. We won't keep your money unless you keep the saver. So it's up to me to do all the proving, and *you risk nothing in sending your check today.*

You'll find it the best five-dollar investment of your motor career.

Yours very truly,

SELLING THE MOTORIST A GASOLINE INDICATOR

The writer starts off in crisp narrative style and pictures a typical case of ascertaining the gasoline supply in the old way and its results. The letter makes a splendid appeal to the thoughtful motorist.

Dear Sir:

The driver looked at his gas gauge with a match. A fire—a ruined car—a hospital! A bitter price for carelessness.

The engine wheezed and then just died—there was no gas. A country road—a sweltering jaunt for help—a heavy towing charge. A day of pleasure spoiled, or business lost.

The driver learned his lesson well—but at what a cost!

And you! How much longer are *you* going to risk your property, your safety, your business, or your pleasure by your failure to provide a *sure* safeguard? How long will you continue to run your car without a *Gasograph?*

This is as important to you as your speedometer, your starter, or your battery. You wouldn't think, in this day of modern equipment, of getting out in the mud and the rain to crank up your car. Then why wallow in the downpour and the slush only to discover that your trouble is—no gas?

The *Gasograph* does more than merely discover this for you—it prevents such a circumstance from arising. You sit in comfort at the steering wheel while the little dial on your dashboard protects you against an empty tank. Why, your tank can't even leak without your knowledge!

The *Gasograph* is an instrument of beauty. *It is operated by air.* It is simple of construction—easy to install. It has no floats—no wires—no springs—nothing to get out of order. It works with either vacuum or gravity feed. And it is *always accurate.* A perfect and indispensable accessory.

And we offer it to *you* today at the remarkably low price of $10. Think of it! But more: you take no chances. We send it to you backed by an iron-clad guarantee. If you are not satisfied, *you get your money back.*

Sit down today—right now—and order this wonderful device. Within a week you'll wonder how you ever did without it.

Sincerely yours,

RESERVE GASOLINE VALVES AND SPARK PLUGS

This letter breaks a well-established rule of mail salesmanship, which is: Never try to sell two things at once. Nevertheless the plan worked successfully in this case, even though it is not recommended.

My dear Sir:

Want absolute assurance against running short of gasoline? Of course you do!

Here's the thing that will do it. It costs only a dollar, but is worth its weight in gold. It gives you that doubly secure feeling when you start out on your journey. It's practical and perfect—costs little and does much. Don't be without it a day longer.

The Acme Reserve Gasoline Valve—something car owners everywhere have prayed would come along. Is simple, and absolutely faithful to its trust. Ever vigilant, always on guard. Easily, quickly installed—in ten minutes. All you need is a monkey wrench.

One dollar mailed me today brings you everlasting protection against fuel shortage. Don't wait—get one! It will repay you a thousandfold. The enclosed circular tells the rest. Read it and act.

Extra! Something else you want.

The Illinois Spark Plug at $1 is the spark plug sensation of America. Guaranteed as to workmanship and material. It will give you the best service a spark plug ever did. Economical and efficient. Last long after ordinary plugs are down and out.

It may not be the season to buy spark plugs, but better invest while you can get them at these prices. The wise man buys things he's sure to need, at times when he can save—even though he doesn't use them immediately. Your chance is right now.

Fill out enclosed order blank today for the Reserve Valve and a supply of Illinois Plugs. The valve lasts as long as your car, and the plugs will give such service you'll come right back for more.

Yours for sure gasoline supply,

BRIGHT LIGHTS WHEN DRIVING AT LOW SPEED

This socket is a device offering advantages that almost any motorist is interested in. The good points are well recited, and the bid for the order is direct and to the point.

Dear Sir:

Discovered! A way to keep your light bright when driving your car at low speed!

No more annoyance with bad spots in the road. No more speeding up to get better light when you want to go slowly.

Fewer repair bills from punctures, broken springs, and blowouts. No more collisions from lights going out.

The Warner Socket does away with all this.

Your lights burn as well at low speed as at high, and 100 per cent better than they did before. You attach the Warner to the

right-hand lamp, tie in a tail or dash light, and it will not affect your headlights. Install the Warner and 12-volt globes, and your lights never will go out.

This socket is durably made. It doesn't wear out, break, or get out of order. You can install it yourself. Full instructions go with the socket.

On crowded highways or lonesome byways your lights must burn. It is criminally careless to drive where you can't see.

For $3.50 you are absolutely insured against all lighting troubles. Warner Socket savings in repairs and doctor bills make it a profitable investment. Is $3.50 of prevention worth $3,500 of repair bills to you?

Fill out enclosed order blank, attach $3.50 remittance, and we'll send the socket. Install and use it for five days. Then, if not satisfied, send it back and your money will be refunded without query, quibble, or quarrel.

Order today.

Yours truly,

Printers' Supplies

A QUICK TYPE CALCULATOR FOR PRINTERS

This letter is written in a serio-comic vein, yet it clearly brings out the advantages of the device. It is said to have brought a rain of dollars from printers.

Dear Sir:

"What in the mischief *is* this Quick Type Calculator they're talking about—is it vegetable or animal?" Yes, those were his very words. But that was before he bought one!

He was a busy ad-man and printer, with no time for monkey-business—you know the kind. And now he's glad he investigated. The bloomin' little trick saves him a world of time, trouble, and temper every day. Now he's never without it. Now he takes it mighty seriously. As you will—or better had.

The Quick Type Calculator tells you where to get off when you're figuring what style and size of type to use and how many words will go into a given space. Not bad? It cuts out all figuring folderol. It cuts out all guesswork or groping in the dark. It's simple, accurate, and works—bing—just like that!

Every ad-man, print-man, lay-out man, foreman, and even Bill, the crack compositor, needs our handy little friend, the Quick Type Calculator.

And after using one, mark ye, it's impossible to get along without it. Pretty tough, certainly! So I'll be your Brother Elk here and now. I'll let you have a linen bristol or an ivory celluloid one, pocket size. Actual value in convenience and time saved—endless simoleons!

Big men with little leisure (twelve-cylinder chaps) are using this handy scamp, the Type Calculator, and, confidentially, they fall for the Celluloid.

Send your order, then, for this brain saver—this short cut to supreme satisfaction. Of course you must have it. *And right away!* So, rush that bone to Boston. You'll get it back if you're not satisfied. I guarantee that right here.

Sincerely yours,

QUICK SERVICE BY PARCEL POST

Showing a new, easy, and accurate way to order; making it convenient for the printer to get the ink he needs when he needs it. The printer reading this letter is very much inclined to place a trial order.

Dear Sir:

The Paragon Post has just sprung into life! This means something to you as well as to ourselves.

It is *an important message* that explains our new, swift and efficient parcel post ink service, that saves you time and money—and gives *valuable help to your business.*

The Post will visit you every little while with Paragon Ink smear cards, which are for your convenience, and through which you can always quickly get *the ink you want, when you want it, at the price you want to pay.*

We don't know *whose* ink you've been buying, or how you've been buying it, but we *do* know our new, quick-delivery service on quality inks will prove a big, real help in *boosting your business.*

We enclose several of the Paragon Ink smear cards, with return envelope. Keep them handy on your desk, so you can use one at any minute for getting the special ink you want. Simply drop it into the mail and *let us do the rest.* We guarantee to match the ink satisfactorily and send by parcel post the day we receive your order.

If convenient, always attach to the Paragon smear card a piece of the stock you will use. This makes it even *surer* you will get exactly the ink you're looking for.

Besides quick service and high quality, we want to be known as "The Ink House That Saves You Money." You can always depend on our quoting the lowest possible price, considering the absolute dependability of Paragon Inks.

Right now—today—perhaps you need a color for some special job. Grab a smear card, put on that gob of ink, with sample of stock, and see how quickly and satisfactorily we'll handle that trial order. You'll be more than *gratified*—you'll be *delighted. Better get it off in the very next mail.*

Yours for quality and quick service,

SAVING THE MIDDLEMAN'S PROFIT

Here the central idea is progressiveness, and service and economy are well argued. The letter conveys a lively, winning appeal which can hardly fail to bring a good percentage of results.

Dear Sir:

Another Paragon message! And more smear cards for your convenience and in the interest of good service.

Our printer friends everywhere have *fallen right into the habit of using them every day.* They are frankly enthusiastic over this prompt parcel post service. They whisk in the smear cards and get the ink they want by return mail, pay the postmaster—and that ends it.

They pay no middleman's profits. They have no long waits. No inconvenience, no excuses, no delays of any kind. They get *exactly* what they want, when they want it, and are genuinely satisfied.

We want *you,* too, to have the benefit of this same good service.

You are entitled to it. Your *trade* is entitled to it. *They* will benefit by it—and so will you.

Paragon Service simply represents *evolution.* Down-to-now methods compared to the slow, inefficient ways of the past. *Fall in line*—and you'll find prosperity waiting round the corner!

Ink is an important factor in the *quality* of your work and the success of your shop. We help you give *better, prompter* service to your trade—and that means a whole lot.

The printer of bygone days was something like the Sultan of Turkey. He promised everything but performed in very dilatory style. But the down-to-now printshop makes its reputation by getting things out on time.

So look over that ink stock of yours today. Use the smear cards to keep your ink supply right up to the minute—ready for every emergency.

We are waiting to fill that order the same day it gets here. *Let it come!*

Yours expectantly,

CHALLENGING THE NON-CUSTOMER TO BE FRANK

Here the head of the house goes after the fellow who ignores his letters entirely. The letter asks a fair question in man-to-man style. Its frankness is appealing and well calculated to provoke an answer.

President's Office

Dear Sir:

You've never answered yes or no to anything I've ever sent you. I've often wondered *just why.*

So I'm going to ask you a fair question, as man to man: Are you thoroughly satisfied with the paper house you're now patronizing—do you feel you are saving as much as you could? Are you getting the prompt service you are entitled to? Do qualities always match up with the samples you sent?

Now that we're doing business on our famous *double-discount* plan (5 per cent off for orders by mail and 5 per cent additional for cash with order), a whole lot of printermen are flocking to the King standard of saving on all the paper they buy—saving *money* on price, and *time* on delivery.

Wouldn't it be a good idea for you to get into the economy band wagon? There's more profit in it for you. I don't suppose you follow printology for *glory.*

Sit right down and tell me why we can't get together. Would you mind?

Cordially yours,

TRADE-INCREASING LETTER TO CUSTOMERS

Here the head of the concern comes right out frankly and asks the customer why he doesn't do more trading with this firm. The letter is a good example of how straightforwardness may be used and yet not be overdone.

President's Office

Dear Sir:

I've often wondered why you've favored us only semi-occasionally with an order. Thought I'd frankly write you today and find out.

Of course, I deeply appreciate every dollar's worth you ever bought here. But it's simple human nature for a fellow to want all the business he can get.

Doubtless you have found our merchandise and service satisfactory. Isn't that so? I ask this for a very special reason: If everything isn't right—if there is even the slightest cause for dissatisfaction on your part—I will consider it a great personal favor if you will promptly let me know just what it is.

And, above all things, don't overlook our *double discount* of 5 per cent additional if the cash cometh also.

It's a money-saving thought. It's a thing to *act on* whenever you have a need in our line. Won't you bear it in mind?

Cordially yours,

Office Supplies

EMPHASIZES MERITS BY DENYING DEFECTS

The writer reveals clearly the usual faults of typewriter ribbons. The ribbon here advertised has none of them. Then follows a rapid summary of good points which cannot fail to bring good results.

Dear Sir:

Kindly burn this into your memory: "Tru-Color!" The tested, true typewriter ribbon.

The real ribbon. The right ribbon. The ribbon without any of the bad habits of other kinds.

It won't fade. It won't blur or smut. It won't wear out or dry out. Writes clean, writes sharp. Wears evenly, and lasts—lasts and—lasts!

There's a *best* in everything; in Typewriter Ribbons it's none other than Tru-Color. This is the ribbon you've been looking for, your stenographer's been longing for. It will give you better, cleaner, clearer work and save you many dollars because of its *double durability.*

It's made of finest imported fabric, inked by special improved process, with very best coloring materials.

This is *the ribbon you'll buy again.*

One dollar each, $9 a dozen. Now that you've found the best, you'd better order at once, giving name and number of typewriter and color desired. Two-color or three-color ribbons, same price.

Cheap ribbons are a speculation; Tru-Color an *investment.*

Invest today!

Yours very truly,

OFFERING SPECIAL PRICE ON LARGE QUANTITIES

Where the price is higher than usual the prospect must be convinced he is getting higher-than-usual value for his money. The writer gives this assurance and then offers a special reduction on a quantity order.

Dear Sir:

I'm glad to get your complaint that the Tru-Color is high priced. Yes, indeed, I'm glad, because it enables me to point out clearly and distinctly just why it *isn't.*

You are getting a great bargain when you buy this much superior ribbon at the price we ask, and, even at that, when you buy the Tru-Color in gross lots ($72 a gross) you're getting this marvelously good ribbon at a very little more than you pay for ordinary ribbons not worth *half.*

Single-color Tru-Color are $48 a gross—and think! You can't get inferior single-color ribbons for less without buying them in gross lots—and *such ribbons cannot, will not, and do not wear.* So, instead of being high priced, the Tru-Color is the unbeatable ribbon bargain of America.

The Tru-Color, remember, has an iron-bound guarantee that means what it says. You get 50,000 to 90,000 impressions of a single letter. The black record and indelible Tru-Color *never fade.* Records or documents written with the Tru-Color are *absolutely permanent.*

Because the Tru-Color is the longest-lived ribbon in the world, hundreds of concerns won't use any other. It is a non-filling ribbon that *saves them money.*

After you've bought your first dozen Tru-Color Ribbons (single color, $7; double or triple color, $9) you'll be glad enough to buy them by the gross and save much more; you'll have identically the same experience as our many other satisfied customers.

Send me your order by return mail—*it will prove a ribbon revelation to you.* Take this money-saving step *today.*

Yours very truly,

IMPROVED ENVELOPE THAT SAVES TIME

Here the special advantages of this make are brought out at length. The writer also offers to submit samples to test the truth of his statements, and urges the reader to investigate.

Dear Sir:

You now use window envelopes. They save time, money, mistakes. They increase efficiency. They speed up mailing.

Your use of them proves you are modern-minded, alert, keen for improvement—therefore *this* will interest you:

The Mail-Well Envelope is as big an improvement over the Window as the Window is over the old style.

Prove it to yourself: Take a window envelope, take the Mail-Well herewith—tear them both through the center. No rough or loose edges in the Mail-Well to catch enclosures. The outside can't be torn open by contact with other mail or in going through cancelling machines.

Not alone do you want improvement—but the *greatest* improvement. The Mail-Well is *it.* That's why it costs more and is *worth it.*

It is your kind of an envelope. Judge for yourself—the test will prove it. *Make an investigation.* Mail the card enclosed. No obligation. It's *we* who are obligated—*to show you.*

Yours very truly,

KEEPING YOUR TRADE-MARK IN THE PUBLIC EYE

The advertising value of the sticker is well exploited in this letter. Its utility features are explained in detail, and a strong appeal is made to the prospect's progressive spirit.

My dear Sir:

We don't know whether or not you've ever used Gummed Labels, but we *do* know you've never used Permo Ad-Labels.

There's a difference! We make them newer, better, brighter—with more *sticktoitiveness* in them.

The Permo Ad-Labels never get lost; they stay right where you put them, serve their purpose, tell your story, and are so inexpensive you can use them as carelessly as you do pins.

Sealing your packages with Permo Ad-Labels means you are saving money, saving twine, saving time, saving trouble, saving temper. They don't come undone, do 't slip off, don't tear off.

We make them in a number of striking, distinctive colors, and print them, with your name and ad. Used as labels or stickers or address cards, they make your packages look mighty neat and businesslike; they show you're an up-and-doing concern with your eyes on the ball.

There are cheap labels on the market, but we are not guilty—the Permo kind *never would, could, or should be cheap.* Our prices are right, and our labels appeal especially to those who want distinctive, good-looking advertising.

If you give us a trial order now, you'll *repeat* later on of your own free will. You'll stick to Permos. They'll stick to you.

Yours for Labels that Lure,

BREVITY PLUS FACTS, WITH ORDER COUPON

This letter is appreciated by a busy purchasing agent. It tells its story in a few words. It gets right down to business, quotes prices, and includes order blank.

Dear Sir:

Here is a sample of a guaranteed Para Rubber Band we can furnish you at $1.35 a pound on a 25-pound order. On a 10-pound order, $1.50.

Pure Para rubber, guaranteed for two years.

Fresh, new goods.

Direct from factory to you.

Can't match this price—anywhere.

Our customers—Lincoln National, New York; Franklin National Bank, Philadelphia; Federal Reserve Bank, Baltimore, and many others.

Government restriction on importation of crude rubber is raising prices—fill out the blank below and protect yourself. If stocked up,

make order for thirty or sixty day delivery and we will take care of you.

Yours for a Big Saving,

FILL IN, TEAR OFF, MAIL AT ONCE.

.....

Ship us at once..... pounds of your Guaranteed Para Rubber Bands at..... per pound.

BANK .....

PER .....

STREET .....

CITY .....

Pharmaceuticals

WHY PHYSICIANS SHOULD BUY DIRECT

Here the doctor is offered the privilege of buying his drugs direct from the manufacturer at 25 to 40 per cent less. The letter is remarkable for its brevity. The crisp, human style is appealing.

Dear Doctor:

Why should a busy physician buy his pharmaceuticals hastily, over the 'phone, paying highest prices—and frequently getting stale goods?

No excuse for this! Neither rhyme nor reason for it.

So we're here to scold you gently. We'll help you change it all. Let us be *"your manufacturers."* Let us save you 25 to 40 per cent. Also 5 per cent additional on orders by mail. Then we pay freight on $15 worth and over.

"Direct" pharmaceuticals are all absolutely fresh, pure, of highest potency. Often, perhaps, you've innocently used stuff that had long pined away on the wholesaler's shelf.

Why not put an end to all of this? Start the *new system* now. Buy *direct* from the makers. A big, vital saving. And much less trouble to you.

The change will please you. Begin it this very day. Give our price list your immediate attention.

Don't put it off.

Sincerely yours,

JUSTLY ELIMINATING THE MIDDLEMAN

Here a bit of satire is used in a way that will not offend. A rare instance where it is employed without jarring professional dignity. One must be extremely careful in its use.

"DON'T WEEP FOR HIM, DOCTOR!
HE'S RICH ENOUGH TO QUIT!"

Dear Doctor:

You take on new methods of treatment. You adopt new ideas of practice. Why not a new way to get your pharmaceuticals? A way that is more *economical, more efficient!* The "Direct" way. Minus the middleman.

Don't weep for him, Doctor—he's rich enough to quit.

Our plan is a happy thought for busy practitioners. A fine, splendid, businesslike idea. We are your manufacturers. Nobody collects any tribute from you but the maker. Buy direct from us—you pay but one small profit.

Our prices save you 25 to 40 per cent. Our buying-by-mail

premium, *another* 5 per cent. Our freight-paying rule, 5 per cent *more.*

You're entitled to the same splendid service your colleagues are enjoying. Why go along without it?

Send us that trial order now!

Sincerely yours,

HOW PARCEL POST PROFITS THE DOCTOR

Suggesting new methods for old, by cutting out the wholesaler and ordering direct. Asking a trial order, offering a premium discount and payment of freight. Three inducements in one letter.

ROUGH ON THE MIDDLEMAN,
BUT GOOD NEWS FOR YOU.

Dear Doctor:

Yesterday's ideas of medical practice perhaps had their flaws. So with making and selling pharmaceuticals. Today we've come with good news for you. But it's rough on the middleman!

We make pharmaceuticals and sell to you *direct.* The middleman's cruelly left out. You buy from us at 25 to 40 per cent less. Here's a vital saving of money, time, trouble—often temper. Better supplies; prompt, appreciative service.

Attached price list is full of things you use. Our goods are guaranteed fresh. They haven't lain on middlemen's shelves. Besides 25 to 40 per cent saving, we allow 5 per cent premium on mail orders. Also we pay freight on $15 orders and over.

Be your own middleman, Doctor! Keep supplied at maker's cost plus one small profit.

Let us have your first order *now.* We'll demonstrate the saving and the service. And the better goods! You'll prove a permanent customer.

Simply check off on this list the things you need and drop it into the mail tonight.

Sincerely yours,

DOCTOR'S BIG DISCOUNT FOR BUYING DIRECT

Economy and efficient service go hand in hand in this offer of pharmaceuticals sold direct by mail from maker to physician. Saving, service, and satisfaction are well brought out in this short letter.

"UNCLE SAM HAS FULL CHARGE
OF OUR DELIVERY DEPARTMENT."

Dear Doctor:

It's an age of efficiency. The cry has gone around the world. So the pharmaceutical maker can't afford to stand still. The Direct Pharmaceutical Company is the answer. It is your manufacturer.

Your manufacturer—cutting out the middleman. Your manufacturer—saving you 25 to 40 per cent. Your manufacturer—allowing you still another 5 per cent for buying by mail. Your manufacturer—paying freight charges on $15 and over.

Not only do you save money—you get *absolutely fresh* pharmaceuticals. Nothing that has lain on the shelf. You also get perfect, painstaking, prompt service by post. Uncle Sam has full charge of our Delivery Department. He's on the dot and very regular, you know.

Read the enclosed price list. It's loaded with values that eloquently bespeak your order. It's money in your pocket to look them through. And send for what you want now.

We promise accuracy, care, promptitude in supplying your wants. And *absolutely* the *best quality* in *everything.*

Why not mail that order now? You'll need these items almost any day.

Yours for satisfactory service,

BUYING DIRECT IS A BETTER HABIT

Another of the series of letters to physicians offering big savings, better service, and fresher goods by dealing direct with this pharmaceutical order house. A triple saving is well shown.

PUT THE MIDDLEMAN'S DOLLARS
INTO YOUR OWN POCKET!

Dear Doctor:

Why keep on giving money to the middleman?

The pharmaceutical wholesaler and jobber have cheerfully cashed in on you these many years. Why not have done with them here and now? We're going to help you do it.

We manufacture everything you need. Right in our own factory. By selling you direct, we save you 25 to 40 per cent. Also 5 per cent premium on orders sent by mail. And we pay freight on $15 or over. This means 5 per cent more.

Yesterday died last night. We change our habits. We take on better ones. Buying direct of the makers is a *better habit for you.* Less cost, less trouble—more satisfaction. And you get better, newer, fresher goods.

Quit getting your supplies the old way. You've found a new and better one.

Start it now!

Sincerely yours,

Patent Medicines

RELIEVES LIVER, STOMACH, OR BOWEL TROUBLE

Here the reader is promised ready relief through a pleasant, pure, wholesome vegetable compound. This letter has a crisp, hearty, human tone that carries conviction and creates business for the dealer.

Dear Friend:

We call you friend. You know, a great philosopher said: "To have friends, you must be one." So, we'll prove we can *be* your friend.

You need not suffer with liver, stomach, or bowel trouble a day longer. It's absolutely unnecessary. It's inexcusable.

Neither need you take violent drugs. Drugs that rend your system. Drugs that do you more harm than good. There's an easier, better, simpler, surer way.

A deliciously flavored, pleasant, pure, and absolutely wholesome vegetable compound for your trouble is our friendship's offering to you today. This safe, sane, and effective remedy is Moore's Liver Tonic. Its work seems almost magical.

Your indigestion or biliousness or constipation or loss of appetite, or dull, sluggish, tired feelings, soon will be *absolutely forgotten.* Moore's Tonic also is taken to prevent malaria, jaundice, typhoid, and everything brought on by stagnant liver, stomach, and bowels.

You were born healthy. You've a right to be healthy. You can be! Moore's Tonic *works with nature.* Nature sometimes needs a boost when you've unknowingly blocked it.

A fifty-cent bottle of Moore's will start you on the road to a happy change. That old-time zest in life, that keen appetite, that buoyant, bounding energy, and sound, sweet sleep at night, will soon be yours once more. You won't let a half-dollar stand between you and all this—certainly not!

The Central Drug Store has a package ready for you. Go and get it now. Don't wait, don't suffer, don't keep on taking the wrong stuff—the road to rosy health lies before you.

Yours for quick results,

A RARE LETTER ABOUT RHEUMATISM

Few letters can successfully make light of a fellow-man's ailment. This one has an intimate human note that banishes skepticism and inspires confidence all in its own way.

No, no, you don't love it!

My dear Friend:

You don't love your rheumatism. You couldn't. It's impossible.

Old Rheumatiz has proven a bitter foe. And one who's painfully resistant and resistantly painful! Who hangs on with a bulldog grip—won't let go!

He nags and nettles and worries you, day by day, week by week, month by month, year after year. Oh, yes—you've tried ever so many things. Pills and powders and liquids galore! "Cures" by the dozen! And rheumatism's still with you—

But it needn't be any longer. Here's splendid news for you: I've a tablet that makes it unnecessary for you to suffer. It's something that hasn't any of the faults of other remedies—but has all the virtues they've *promised.* It's a simple, safe, sane remedy. Its ingredients are pure.

I won't brag about what it will do. I want you to try it; I believe you'll be the happiest man in the world if you do. It has all the other so-called "remedies" beat a mile.

It has a big surprise in store for you. You may marvel at its quick relief. You'll warmly, eagerly, recommend it to your friends

Put a dollar bill in an envelope and I'll send you a package of these surprising tablets. They're easily taken. They are put up in neat, small, compact packages. *Little in size, but big in efficiency.*

You needn't be a chronic sufferer any longer. Who knows but what this simple dollar stands between you and the great relief you've long sought, hoped, and prayed for?

It's a thing worth attending to right away. Get your order right into the nearest letter box. 'Tis a message to the harbor of health.

Yours sincerely,

SELLING A PYORRHEA REMEDY BY MAIL

Here the unpleasantness and dangers of the disease are vividly pictured, and the price of the treatment is reduced from $5 to $3 to induce quick acceptance—the $2 balance to be paid if the reader is cured of his trouble.

Dear Mr. Smith:

This is my third letter to you. I'm mystified. I don't understand why you answered my advertisement but not my letters. Surely no miracle has happened. Surely your gums and teeth couldn't have gotten better without treatment.

And now I come to you with an offer you will accept at once, and not make the terrible mistake of waiting until this trouble grows worse, harder to eradicate, or you must pay some dentist a big ransom for relief, or until your gums and teeth have *gone beyond recall.*

For I know you don't exactly like to have pyorrhea. It isn't what you'd call pleasant. You realize the grave danger of neglecting it. You are serious in wanting to be speedily rid of it.

Hence, I think I've solved the mystery of your silence: You may be a bit pressed for ready money, as many people are these

days, and unable to send $5 for the treatment, even though you realize the dire necessity for it.

Therefore, I've made up my mind to come to the front and help you out. I'm going to make it very easy for you to get treatment immediately. I am glad I can relieve people of pyorrhea. This wonderful treatment is in one sense a work of mercy, a side issue with me. I don't depend upon it for revenue. My dental practice is one of the largest in America. I can afford to be kind to others because Providence has been kind to me. So—

Here is my offer: You may remit $3 for the complete treatment today and pay me the balance when you can look into the mirror and truthfully say to yourself, "My pyorrhea is completely gone!"

There! I'm leaving it to you to do what's right by me. I trust implicitly in your honor about sending me the $2 balance. I know full well you will be only too glad to do so, in your great happiness at being freed of pyorrhea forever. So you see I have complete faith in my fellow-man, just as I have a firm confidence in my treatment and what it will do for him.

For pyorrhea is "The Sneaky Disease"! It makes its destructive moves slyly, slowly, grimly—while you're not looking. Your teeth and gums may not trouble you or be so bad to look at today—but look out for later: The pyorrhea pest treats all mouths alike. Its diabolical work lasts for all time. Its scars, its sluffing, its teeth losses, are permanent. It is as cruel as the hand of Fate, my friend.

> The moving finger writes,
> And, having writ, moves on!
> Not all your prayers, nor all your wit, nor all your tears,
> Can lure it back again, or cancel half a line of it!

Now, I'm simply telling you the real truth about this thing. You are entitled to know it. I warn you purely for your own good. And I really can't let my offer today stand open for any time. It wouldn't be fair to my other patients who pay $5 down for the treatment, would it? But I feel that the special privilege of paying $3 today and $2 when satisfied is due you and a few others who may be without the full amount now.

So if you cannot accept at once, kindly consider my offer hereby withdrawn. This rule I must adhere to, not to seem cold-blooded, but because I cannot conscientiously have "two prices," and must be square to those who are gladly remitting the full $5 for treatment. For it is surely an insignificant price to pay for the wonderful work it does.

Here is the order blank. Fill it out right where you are. Answer all of the questions to the best of your ability. Then attach your $3 and take your letter out to the nearest letter box. The minute you do that it means Good-by to Pyorrhea! No more gum and tooth grievances! Farewell to bad breath!

Won't all that be a great, great blessing? "Yes, yes!" you say. Get busy, then. You've suffered long enough. Seize that pencil or pen and fill in the blank the very next thing you do. In all your life you never did a wiser thing.

Yours for swift, safe, sure relief,

Cutlery

SELLING IMPROVED SHEARS BY MAIL

The woman who makes clothes for herself or others will give heed to this letter because it shows an understanding of one of her problems. The writer drives home his points by repeating them after each new argument.

Dear Madam:

Please read the enclosed circular carefully. It describes the shears you've been looking for. The shears that will give you more daily satisfaction than any pair you ever bought!

Thousands of women are warmly enthusiastic over these wonderful automatic shears. So will *you* be! You'll quickly tell all your friends about them. Every time you pick them up, every day you use them, you'll be thankful you read this letter and sent for a pair at once.

The new Self-Governing Shears *never stick.* This is because they're absolutely ball-bearing. They work evenly, smoothly, surely —never irritate the user.

These magic shears are also self-sharpening. Think of that! What an improvement! Always keen, sharp, cutting cleanly and evenly—never disappointing you!

Another great virtue of Self-Governing Shears is that they never *get loose.* Never need tightening. Never get "wobbly"—always cut closely, as they did the first day you got them.

Yet they've still another improvement you'll like immensely: New easy-grip handles that never cramp your fingers, no matter how long you use them. They're a positive pleasure to use. You never tire of using Self-Governing Shears. Scientifically made to fit the hand easily and perfectly.

These shears are sold on my iron-bound guarantee: Your money back if not satisfied. So, in sending your order for a pair by return mail you do it at *my* risk, not *yours.* The shears are but $1 a pair.

Fill out the order blank enclosed. Attach a dollar bill to the order, and mail at once. When the shears arrive, if you are not delighted, send them right back and get your money. My present stock is going fast. Get a pair while you have the opportunity!

Yours very truly,

FOLLOW-UP ABOUT IMPROVED SHEARS

This letter again describes the many advantages of the article, with a keen understanding of the defects of other kinds. The guarantee and money-back features are good additional inducements, presented effectively.

Dear Madam:

Recently I wrote you about the wonderful Self-Governing Shears. I enclose you another circular, in case you lost the one formerly sent you.

No matter how many shears you have around the house, surely you cannot afford to miss the chance to get a pair that will *make you forget all the others.*

You are entitled to the same greater satisfaction that Self-Governing Shears are bringing to thousands of other women daily. They simply won't use any other kind. You will feel the same way. Never will you get so many years of satisfaction out of a simple dollar investment.

Self-Governing Shears never get dull, never become loose, never stick, never tire you. They are so easy to work with for hours at a time! Every woman has felt the ache of cramped fingers from using ordinary scissors—this trouble is gone forever the moment Self-Governing Shears enter your home.

The handles of these shears are so perfectly shaped that every finger has an easy, comfortable resting place upon a smooth, plated, polished surface that is just like velvet.

Then, too, think of a pair of shears that *sharpens itself* every time you use it! No chance to get dull, to cut poorly. Never any need for the scissors grinder. The dollar you pay for Self-Governing Shears is all you ever have to pay for them.

Their wonderful ball bearings absolutely prevent sticking. No irritation or unpleasantness possible. Their use is a constant joy to you. You accomplish twice as much with Self-Governing Shears. Why be without them for the sake of a dollar? You would spend that for a hundred other things you'll never use *half* as much as these shears.

Don't put it off. Fill out order blank enclosed, attach a dollar bill, and put them into the nearest letter box. Your money promptly refunded if you want to send them back. You have nothing to hesitate about—you are trying them at *my risk.*

This dollar investment will bring you golden dividends of supreme satisfaction. Send in your order now.

Yours truly,

Paper Boxes

A SANITARY WAY TO SHIP FOOD

By the use of these boxes your product reaches the trade fresher, cleaner, and more wholesomely packed. The wooden basket has never been a safe way to ship food. The letter has a two-purpose clincher, rarely used.

Dear Sir:

I decided to write you personally today with the idea of immediately interesting you in a trial order of one hundred Sanito Paper Boxes.

I can offer you the most economical, cleanly, sanitary, and non-troublesome package for shipping. I know you'd be highly gratified with this splendid, common-sense change. Not only will *you* be pleased, but your customers also.

If I can induce you to send me an order for one hundred boxes, your next order will come of its own accord. You'll be just as enthusiastic as dozens of other bakers who declare these boxes have solved a lot of troublesome problems.

Since the pure-food cry swung around the world, wise manufacturers adopt every possible method of cleanlier handling. You should decide it's time to discard antiquated, unsanitary, inconvenient methods, and deliver your product fresher, cleaner, and more wholesomely packed.

Sanito Paper Boxes answer the call of economy. They mean low-cost and less troublesome delivery.

It's no use to argue, theorize, or wait. Sanito Boxes will bring you bigger sales and a better satisfied trade. You avoid frets and friction over lost baskets. You save time for yourself, your employes, and your trucks. You'll be glad you "listened" to this letter and mailed that order for a trial hundred.

Today is the time to switch.

Yours for better shipping and bigger profits,

A FOLLOW-UP THAT HITS HARDER

Here the many advantages of this firm's sanitary shipping box are amplified. The big savings in many directions are clearly shown in a way that impresses the baker. The letter makes an earnest bid for a trial order.

Dear Sir:

Let me once more urge that you give Sanito Bread-Shipping Boxes a thorough test right away.

Prompt and perfect shipment is important to you. The Sanito

method boosts your sales. These convenient, clean boxes will serve you much more efficiently today because they

—immediately lower the cost of shipment;

—immediately lessen the troubles of shipment;

—immediately render your shipping dust-proof, dirt-proof, air-proof, waste-proof, worry-proof;

—immediately dispense with all checking, tracing, corresponding over lost wooden baskets;

—immediately guard you against all troubles with pure-food inspectors;

—immediately put you on a par with the best bakeries in the country, whose facilities are in keeping with modern sanitation;

—immediately equip you to meet competition on its own ground and give you the reputation of perfect delivery.

You are certainly entitled to the same saving of money, time, trouble, and trade that Sanito Boxes are daily bringing others. Get acquainted with them right now. Order a trial hundred. You cannot begin too soon. Why hold back when it really means less bother, less bookkeeping, less bickering, less bills payable?

I'm sure all these things mean as much to you today as they will tomorrow, next week, or next month; so write at once for a hundred 40-loaf Sanito Boxes ($11.50 f.o.b. Akron, Ohio). It will mean 100 per cent more shipping satisfaction.

Yours very truly,

Surgical Devices and Supplies

ADJUSTABLE BED REST FOR INJURED

Here is a thirty-day free trial offer as a sincere inducement to try a humanitarian device to be used in painful accident cases. A letter appealing strongly to intelligent surgeons and hospital officials.

INVESTIGATE—BY ALL MEANS!

Dear Doctor:

Knowing it will quickly commend itself to you as a positive blessing to patient, physician, and nurse alike, we are very anxious to ship you our Sick-Bed Rest for immediate trial.

Readily adjustable to any bed, it is the most ingenious of latter-day sick-room devices.

You'd find its uses and benefits surprisingly many. It saves the patient, saves the nurse, saves the doctor.

Whether for chronic invalid or accident patient, the Sick-Bed Rest does away with a world of suffering, inconvenience, trouble, and time loss.

Its humanitarian phases, in addition to its wonderful utility, flexibility, adaptability in handling the most serious cases, we are sure would appeal strongly to you.

The Bed Rest is rightly named. It brings to the sick-room a helpful, restful, soothing influence, greatly reducing nervous strain on the patient and minimizing the work of physician and nurse.

Test it thirty days at our risk, then return it at our expense if not supremely satisfactory.

Just send the enclosed card today. It doesn't obligate you in the least. We are only too glad to demonstrate thoroughly. No harm done if you don't keep it!

May we hope you will mail the card at once?

Yours very truly,

FOLLOW-UP LETTER ON THE BED REST

This device is a relief to the patient, a credit to the doctor, a help to the nurse. The thirty-day return privilege puts the proof up to the article itself. The handling of fractures has long been a ticklish problem.

Dear Doctor:

We've brought down to a simple, painless science the handling of fractures of every kind, the moving of paralytics and helpless patients generally. That's why the Sick-Bed Rest materially lessens your anxiety over the progress of any case of that character.

This new appliance, besides handling and lifting patients without the least discomfort, makes changing of bedding or the use of bedpan a quick, non-troublesome operation for both the nurse and her charge.

The Sick-Bed Rest has the warm, willing indorsement of every physician, patient, and nurse wherever used. All are highly enthusiastic over its smooth operation and the grateful ease it affords the patients.

No slipping, no jolting, no shocks—absolutely painless lifting and lowering, with the individual scarcely realizing he's being moved. The Bed Rest is quickly adjustable to any bed rail by a patent clamp and easily adapted to any width or length of bed.

It is a relief to the patient, a credit to the doctor, a help to the nurse.

Strictly at our own risk, we want you to try it.

The card enclosed entitles you to our offer of thirty-day return privilege. Kindly mail it to us tonight, so that we may ship without delay. We are positive you will be strongly in favor of the appliance within twenty-four hours after it has been put to use.

Believing you will find it wise to accept our offer in tonight's mail, we are,

Yours very truly,

FIRST-AID EQUIPMENT FOR FACTORIES

This brief letter is impressive, first because it states the case clearly and in few words, and second because it calls the reader's attention to the necessity of complying with a State law. No man relishes the thought of such a violation.

Dear Sir:

You want to comply with the law. We can help you. We will.

The law demands that you install First-Aid Equipment. Surgical supplies and dressings, right on the spot—for the moment an accident occurs.

Morton's First-Aid Cabinet fulfills the law's every requirement. With it any intelligent novice can render First Aid. Full instructions with each case. Arranged for quick, efficient use. Dressings are ample and complete.

It puts the injured back on the job quickly. Its timely use saves life and limb. Prevents suffering, also infection.

Why not *act* while the impulse is upon you? You could never be sorry you *did;* but you *could* be sorry you *didn't.*

Yours truly,

FOLLOW-UP ABOUT FIRST-AID EQUIPMENT

In this first-aid letter the writer features a different idea—that of getting the injured man back to work in the shortest possible time; also the prevention of needless suffering. A busy official likes short letters like this.

Dear Sir:

You want the injured man back at work.

You don't want him to lose time or suffer needlessly. This means loss of money both to you and to him.

Morton's First-Aid Cabinet pays you golden dividends.

You may already have these cabinets—partially filled. At any moment you may deplore this lack of supplies. Why not take advantage of this reminder? Have your cases refilled at once.

If you are without these cabinets, for the sake of the law's requirements, for the sake of your men, for the saving of time and profits, order this equipment today.

The card enclosed is for your convenience.

Yours very truly,

ANOTHER FOLLOW-UP ON FIRST-AID EQUIPMENT

Here, in the third letter of this series, the writer calls attention to the important saving on workmen's compensation and liability premium. The use of clear, incisive, short sentences is gratifying to busy officials who want the gist of things in a hurry.

Dear Sir:

First Aid is no longer a theory.

Neither is it a philanthropy.

It is law-abiding, safe, sane, and seriously necessary to have ample surgical supplies the moment they're needed.

Your saving on compensation and liability premium through Morton's First-Aid Cabinet is an item. Your peace of mind is another consideration. Your workmen's health and comfort are also important.

It is hardly a thing to hesitate over. Your own best interests are involved. They demand action. The matter's vital.

By filling out the card now, you have disposed of the matter.

Yours very truly,

Advertising Mediums

SELLING ADVERTISING SPACE IN A FARM JOURNAL

Adopting a lively personal tone, the writer announces that the harvests have been plentiful and there is much money in the country. He urges the reader to advertise in his paper because of large circulation in prosperous territory.

My dear Sir:

Great news! Big and bounteous is the harvest this trip in our Golden Egg Territory. Bigger than it's been for *seven years*. The farmer is overjoyed. Bulging crops and bulging bank balances!

And you can bet Pa and Ma, and Daughter Nell, and the boys, Joe and Ed, will *have* things this year. Ah, yes! They've fixed their minds on a whole flock of fresh fixings. New home furnishings, new apparel, new farm improvements, conveniences, implements, vehicles, harness, etc.

Right now the Golden Egg Territory of South Dakota, northeast Nebraska, North Dakota and southwest Minnesota holds out a ripe, rich harvest of jingling dollars to the advertiser.

And listen! There's but *one* farm paper that *completely* covers this dollar-yielding domain. *The Farm Belt Tribune.* Fifty-five thousand guaranteed circulation—$3.50 an inch, no patent medicine or other objectionable advertisements.

Right now those 55,000 prosperous farmers and breeders are waiting to see that ad of yours.

Right now other agricultural and livestock advertisers are getting big and gratifying results through our weekly magazine.

Right now is the real opportunity to market your product in the Golden Egg Territory we so effectively reach.

Right now I hope you'll determine to tell your story to all these people in the hour of their prosperity. They want your wares. Why should you ignore them?

Cordially yours,

OFFERING FREE ADVERTISING OF REAL ESTATE

A real estate publication offers space to persons desiring to sell property. The proposition has as a basis a scheme to increase circulation. The benefit the subscriber may receive is enthusiastically presented.

Dear Sir:

Free! A 100-word advertisement about your property that will reach buyers in every city of America.

This is an offer that will surprise you, but business today is full of surprises.

You want to sell that property of yours. You want to sell it quickly. You want to find that buyer *now.*

You don't want to pay big advertising bills. You don't want to spend endless money trying to find a buyer, and then not find him. And if there's nobody in your town that wants your property there's a man in some other place who *does.* And you can find him!

Today the Real Estate Courier offers to help you find a buyer, and find him quickly. And, most surprising of all, your advertisement won't cost a penny.

Our offer to you is this: We will place a 100-word advertisement about your property in the Real Estate Courier and run it in each monthly issue until you sell the property, provided you pay us 1 per cent commission out of the first purchase money. You have the privilege of changing your advertisement each month. You send us $1 for a year's subscription and are entitled to the advertising without charge, upon the simple condition mentioned.

The reason your advertisement will receive a tremendous national circulation is this: The Real Estate Courier must be widely distributed throughout the country in order to be a success. So it will pay us, not alone for your benefit, but for your own good, to give your advertisement widest publicity, so that people everywhere will subscribe to the Courier. It is the great market place where buyers and sellers meet. Its influence will be felt because its advertising columns are thrown open to property owners and dealers throughout the country; and because it is free its columns will be crowded with money-making opportunities for real estate men, buyers, sellers, agents—*everybody.*

The one subscription price entitles you to insert a 100-word advertisement each month about your property. You agree to pay the 1 per cent commission out of the first money paid you in case of a sale. Anyone would be willing to do that.

We believe the first issue of the Real Estate Courier will be packed from cover to cover with real estate advertisements. Its columns will also contain advertising of other things.

Early advertisements coming in are naturally getting best locations in the Courier. You should lose no time in sending your advertisement. Sit down at once and write out that 100-word advertisement about your property, then attach a dollar bill and get it right into the mail.

Your main idea is to sell your property. Here is your opportunity, and there is no big advertising bill attached to it. The one-dollar subscription price barely covers the cost of the *paper* in the twelve issues of the Courier that will be sent you every month. The contents of the Courier may make you thousands of dollars in different deals, besides selling your own property.

It's an offer no man can afford to overlook. You never heard its equal! It is an open, fair, free-for-everybody offer. Even the man who owns the smallest lot in Podunkville can afford to advertise in the Courier.

Don't lose your chance. Write out your advertisement at once,

pin remittance thereto, and mail it. This may prove the swift, sure means of finding that buyer you've long been looking for. *Attend to it today.*

Yours truly,

OFFERING ADVERTISING SPACE IN A DENTAL BOOK

The reader is told what the book will contain and where it will be sold. This assures him it will circulate among the people with whom he expects to do business. The letter is forceful and recognizes the professional viewpoint.

Gentlemen:

You want them to know about your goods: Every dental teacher who attends the Cincinnati Convention in January, and every senior throughout the United States. It *can* be done!

There's but *one* way—through the *Dental Year Book,* which goes to press *soon.* This will contain:

Historical Review of the Dental Colleges.
Photographs of Members Institute of Dental Teachers.
Fine Views of College Buildings.
Photographs of Deans and Teachers.
Information About American Dental Colleges.
Valuable Statistics, Data, and News.

Every teacher will keep this book. Every senior will keep it. Every officer will keep it. He'll refer to it. He'll take it home.

You cannot afford not to be represented. The pages are $50 each. It's not an "expenditure." It's an *investment.* It will bring you gratifying returns—for a long time.

Few reputable supply houses will be missing from this souvenir. We've made the price very low, considering the high cost of printing and paper.

Filling in the order below is simply a great, big step toward new business, more orders, inquiries, deals, prospects. That's what you want. And this souvenir book will bring them in abundance.

Reserve this space at once. Early reservations get choicest locations. Don't put it off. For many reasons we go to press *early.* And for *every* reason *you* can't afford to be left out.

Yours truly,

A FOLLOW-UP ON DENTAL BOOK ADVERTISING

This letter drives deeper the fact that the time is short during which advertising space in the dental book may be secured. It closes with an intensive argument to seize an opportunity which is fast passing.

Dear Sir:

Time's short! That Dental Year Book of the January Dental Convention closes very soon.

And your ad ought to go into it.

Don't think of missing this. Don't put a stone wall between yourself and a lot of new business. Don't turn your back on this chance. It would be like switching a tide of dollars into the other fellow's pocket.

Every teacher, every senior, every officer of the Convention, will read this book from cover to cover. He'll pocket it. He'll take it right along home with him.

So it's business neglected, profits thrown away, prospects gone to waste, *unless you act right now.*

Fill out enclosed order for a page ($50) or half-page ($25), attach copy and put them into the mail.

Our closing hour is drawing near, and after we've gone to press you'll regret if you're left out.

Why not attend to it this minute?

Yours truly,

OFFERING ADVERTISING IN MUSICAL PUBLICATION

The cost, quality, circulation, character, and permanency of a music series are presented clearly and concisely in this letter. The reader is urged to become one of the publication's limited number of advertisers.

TWO AND A HALF CENTS FOR A PAGE ADVERTISEMENT THAT WILL LIVE ONE TO FIVE YEARS IN THE HOME AND SCHOOLROOM!

My dear Sir:

I ask you to give this letter your immediate consideration and let me know by return mail if the proposition herein interests you.

The Garland Publishing Company has decided to submit to a few national advertisers in certain lines a limited number of advertising pages in its Garland Music Series, now used in Primary, Grammar, Intermediate, and High Schools throughout America. These books are studied in the homes as well as in the schools. They find a permanent place on the piano of the pupil's home.

Now, you are a far better judge of advertising values than I am—hence I ask you, Wouldn't this put your advertising story right into the *heart* of the home and keep it there for a long time?

Quality of Medium: The Garland Music Series is the most practical and thorough, in the estimation of school officials, teachers, and pupils, now used in this country. The course is based upon sound educational principles, from the simplest rudiments to a finished musical education. Our publications have the indorsement of hundreds of school superintendents, supervisors of music, and teachers.

Certified Distribution: I offer you a certified circulation. Every thousand books containing your advertisement is certified by the school superintendent where distributed. I furnish you with a complete list of the towns. The circulation of the Garland Series is more generally in the small town, village, and township schools.

Most States now compel township schools to adopt music as a regular study. These schools will welcome the lower prices we will offer them because of our advertising revenue. If our circulation were concentrated in the very large cities, our advertising plan would hardly be permissible. However, the advertiser in the Garland Song Books is buying a guaranteed circulation, at so much per thousand actually in use.

Permanency: These advertisements in the Garland Music Series cannot be removed during the life of the books. No possibility of their being torn out, as the reverse side of every advertising page will contain a song, without which the book would be incomplete. The permanency of your advertisement is thereby assured.

Kind of Copy: I would suggest illustrated educational copy for advertising in these books. For instance, for a cereal company I suggest illustrations of preparation of the product, beginning with a harvesting scene and ending with the finished package. Such pictures could be made into an attractive advertisement, in keeping with the character of our publication.

We are restricted to the highest class of advertising, such as Foods, School Supplies, Shoes, Clothing, Toilet Articles, Pianos, Typewriters, etc., and are compelled to exercise a rigid censorship over all copy.

Your advertisement, therefore, would be in the best of good company, in a permanent medium with proven circulation.

Size of Copy: Your copy would be prepared for two sizes of books, 5¾ x 9½ and 6½ x 9½, the former representing the Juvenile Garland Books and the latter the Imperial Garland Books.

Cost: Five cents a copy. Considering cost of books and permanency of advertisement, this is as low a rate as I could consistently make, after figuring all costs, and consultation with several of the leading advertising men of the country.

Finally: Bear in mind that our circulation is absolutely guaranteed, the distribution being certified by school officials, and you would be furnished with lists of towns where the Series had been adopted, so you could definitely determine the circulation at any given point.

We could now place your copy in 200,000 books, and enclose list of towns in the different States where they now are in use.

There are twenty million school children in the United States. A wider distribution of our publications will be the result of this advertising plan, due to reduced cost and ability to undersell competitors.

May I hope you will give this your early and earnest consideration, and advise me promptly?

Yours very truly,

Lamps

FINE WORD PICTURE WITH OFFER OF FREE TRIAL

In this realistic letter you can fairly see the lamp burning on the table in a homelike room, with all of the family gathered 'round. A warm, human, eloquent appeal like this one is very hard to resist.

The Goddess of Morn, with rosy-tinted fingers,
Draws aside the curtain of night
To let the Sun God, in his chariot of gold,
Enter upon his ethereal flight!

My dear Friend:

For the life of me I can't tell just why, but somehow those lines always make me think of my own peerless Apollo Lamp.

My daily mail is so full of happy letters from its latest users, all so delighted with their new household "companion," so content with its "illuminating qualities," so surprised at its wonderful power to flood the home with rosy light, as in the dark hours where it "draws aside the Curtain of Night"—that I am positive you've been missing something.

Let me say to you, in the frankest, friendliest way I know how: For quite a while, my friend, you've been letting five dollars stand between you and worlds of comfort, convenience, and happiness in that home you hold so dear.

Ordinarily, I'm pretty sure you wouldn't let five dollars deprive you of any of those vital things in life actually worth while. I don't mean luxuries, understand. I mean the practical, comfort-giving, enjoyable things for yourself and your family.

No! of course you wouldn't. Then, as between men, and *not* as manufacturer to prospective customer, I want to tell you this: For you and your family, right now, the Apollo Lamp would be a greater blessing than you could possibly imagine.

It has benefits that you understand only when this marvel of radiance actually is in your home, right there on your living-room table, spreading its genial influence over everything and everyone in your household, with its cheering rays, its magic witchery and soft, glowing charm, endearing it to you more strongly with every passing day.

Ah! light, light—blessed, beautiful light, is the Creator's greatest gift to the children of earth! The light of the stars brings loftier dreams and 'wakens thoughts of higher things. For here, you might say, is a star with a soul—the soul of sunshine. 'Twill shine through your family circle and pour into your very lives a more beautiful, bright, hopeful influence, fostering sweet harmony and a rosier view of the present and future.

The Apollo Lamp is the Star of Hope, of Harmony, of Happiness. It is the lamp you learn to love because of its sturdy quality, its sterling worth, its enduring goodness. You really grow fond

of it—for it serves you faithfully and well. Its bright glow draws closer the ties of home, and ever smiles a warm, cheery welcome to your visitors. You see, it is the *spirit of hospitality*, too.

And it is so doubly safe! You are so sure of it! You know it is explosion-proof and fire-proof. You know it could not harm you or any one of your family.

It is a model of immaculate *cleanliness*. It needs not a single care. It is wickless. It is wasteless. It is worryless. And dirt and odor and trouble are forever done away with the moment this lamp enters your home. No anxiety; it is trouble-proof, tamper-proof, temper-proof.

And its flame is *steady* and *uniform*. It has neither fits of dullness nor fidgets of unsteadiness. It is as constant as the North Star. Nothing disturbs its serene tranquillity! Nothing daunts its light. Turn it on its side! Turn it upside down! Turn it any-which-way! *"Who cares?"* jests the lamp, as it burns calmly on, steady as the sun.

Be determined, then; make up your mind. Cast aside all delay. Don't let anything hinder you from owning one of these lamps as quickly as it can be shipped to you—for, remember, when you put your $5 into the envelope, that money still remains yours until you've tried the lamp two whole weeks and are fully satisfied with it.

When you get this lamp you'll be sorry you didn't order one months ago. It will prove the most profitable, pleasurable investment you ever made! It will bring you endless dividends in satisfaction. And you are heartily welcome to fourteen days' free trial. Everything, you see, is fixed in your favor—everything is arranged for your satisfaction and security.

Don't go on missing the bigger joys in your home that an Apollo Lamp will bring you. For *your* sake and *your family's* sake, get that order into the mail *right now*.

Your sincere friend,

IN PICTURESQUE, INTIMATE, NARRATIVE STYLE

Here is a type of letter that puts the thought in vividly descriptive words. The reader is made to see the object described as though it were before him. It is a very human letter—and charmed its way to the buyer's pocket.

Dear Sir:

Just now the secretary brought me your letter, received today. I want to answer it personally. I am genuinely glad you wrote and asked about the Apollo Lamp, and am more than delighted to write you fully, freely, as friend to friend, about this peerless light giver, which its thousands of delighted users have unanimously declared to be the greatest fireside lamp in all the world.

Something about its brilliancy and cheerful charm attracts hundreds of purchasers every passing day. For there is a magic, a

mystery, in any beautiful radiance representing life and hope and happiness, while darkness is the cloak of gloom, despair, death, and oblivion.

Why, just between us, my friend, I'll candidly say that although I've sold this magnificent lamp for years; although I've watched it, worked over it, written about it, and improved it in a hundred different ways, I had actually never, until I took it to my own vacation haunt in the woods, fully realized the vital influence this beautiful, cheerful lamp brings into the lives of all of us mortals down below here "upon the star-scattered grass."

In August I spent my usual summer vacation in the mountains. I have a rough old weatherbeaten cabin up there, where I go with my wife and children each season to seek a few weeks' rest from the strains of business.

Because I'm selling the best lamp in Christendom at a small profit, you see, I can't afford a fancy recreation place. Mine didn't cost much; I'm not a man who can sport a palatial summer home, or anything like that. But my restful little old shack up there is a mighty cheery, cozy, comfortable place, anyway.

The exhilarating odor of the pines, with which the clean mountain air is filled, gets way down deep into a fellow's system and brings brand-new energy into his body and bubbling cheerfulness into his spirit.

There is the dense woodland of the mighty slopes, and as dusk falls and shadows grow longer and deeper and the feathery and furred creatures of the wood echo their shrill calls a kind of a gentle chill permeates the air, and we used to hike indoors a bit early, start a blazing log fire, and light that peerless gloom-dispeller, the Apollo Lamp.

My! What a magical transformation! Its glowing, cheerful, sunlike rays lighted every corner and crevice of the cabin and diffused their gleams through the very souls of us all.

Ah, I cannot begin to picture to you the delight of these evenings beside the log fire as we read or played games, sang, or told stories in the light of this soul-gladdening lamp. There was something as inspiring about it as the most beautiful break o' day, with its shimmering beams of red and gold.

Listen closely: For more than the mere mite of money involved, I want you to have one of these lamps. I have a real heart interest —a genuine, personal pride—in adding to the domestic charm and happiness of your household. I can picture, as I sit here, the delight of your entire family as they all gather 'round the living-room in the luminous glow of the Apollo Lamp.

I know that you and your dear ones would be charmed with the fascinating radiance. It is a lamp with a soul—endearing, enduring! Its many virtues—its supreme safety, its wonderful economy, its harmony, its smokeless, odorless, noiseless merits—will a thousand times repay its cost.

The sense of security alone will be worth the investment a hundredfold. Think! Turned on its side, turned upside down,

turned any-which-way, it can do no harm; burns serenely, undisturbed, and with not the slightest danger. It is wickless, wasteless, worryless.

Sit down at once and fill in the order blank enclosed. The moment you do that and attach your remittance and drop it into the mail you have forever bidden farewell to dismal rooms, to dark corners and shadows anywhere throughout your home.

I personally pledge it will give you better light at lower cost. I personally pledge it will give you perfect satisfaction at all times. I personally pledge its safety, economy, and comfort-giving qualities.

Remember: The money you send for this lamp today is ready for you the moment you want it. Your $5 is still yours, just as though it were still in your own bank, until you are thoroughly happy over your purchase. In fact, I would *insist* on your returning the lamp immediately and send you my check by return mail upon your slightest word of dissatisfaction.

Get off your order for an Apollo Lamp in *tonight's* mail. Your family will benefit by it. So will you! It is a lamp they'll e-n-j-o-y a long, long time.

It will add a tremendous measure of new, radiant happiness to the home atmosphere. It will be warmly welcomed by all. Send for it! It's really a fine and thoughtful thing to do. *Decide at once*—"let that good deed go forth within the hour."

Your sincere friend,

Dogs

GOOD QUALITIES OF THE POLICE DOG

An answer to an inquiry should promptly supply the prospect with clear and specific information. The facts as given in this letter are full of human interest, readable, and entertaining. Therefore they convince.

Dear Mr. Whitney:

Thank you for your inquiry, just received.

The Police Dog, as brought up and trained at the Parkside Kennels, is gentle, amiable, and generally noted for his fine disposition. Yet he is not anybody's and everybody's plaything. Nor is he easily won over by the passing stranger.

He is first of all your stanch chum—your protector. He is trained to do police duty. He has a serious mission in life. All Police Dogs, if any good at all, are watchdogs and protectors of the highest type.

The Parkside Kennels have specialized in breeding and training these dogs to be good companions and to supplant the useless types of pet dogs that have enjoyed popularity in the absence of something better.

The good qualities of character and body in the Police Dog are so many they are hard to enumerate. The description might seem exaggerated. But the hundreds of unsolicited testimonials from our patrons show there is no better dog than this particular shepherd when bred and trained with the superior modern methods used here.

The Parkside Kennels have a new litter of puppies every two weeks. But they go very fast. Puppies are ready for delivery when six weeks old. At this age they cost $50. Naturally, puppies out of extra well-bred combinations of parents cost more.

Puppies when housebroken and trained in the everyday needs of home usefulness are $135. The age of these dogs varies from four to seven months.

Female dogs are known for their affectionate, obedient, faithful character. The female Police Dog is unusually well thought of. We keep an exceptional lot of young females purposely selected for breeding. One of these is an excellent investment. It should bring several hundred dollars' worth of puppies each year.

Fully trained Police Dogs for companions and protectors are very valuable, and hence bring a higher price.

All our dogs are pedigreed and eligible for registration with the American Kennel Club. They are vaccinated with Pasteur Anti-distemper Vaccine. Guaranteed delivered in good health.

Our guarantee protects you in every way.

Full satisfaction or money back.

Our terms are cash in advance. As to reliability, we refer you

to the magazines in which we advertise, also to our bank, the Winchester Trust Company, Winchester, R. I., and to many satisfied patrons whose names we can furnish.

The great demand for male puppies often makes it impossible to fill a hurry order. Plenty of time enables us to give more complete satisfaction. Yet we feel quite confident that among the sixty Police Dogs now in our kennels there is one that will please you in every way.

Kindly send us today an accurate, detailed description of the dog you want. State the age, color—whether black, black-and-tan, dark wolf gray, or light sable gray. We will then promptly give you full particulars about the dog best suited to your purpose, with photographs and prices.

Thank you again for your inquiry. May we hope to hear from you by return mail?

Yours very truly,

Welding Solder

A SOLDER THAT ACCOMPLISHES QUICK REPAIRS

Below will be found a good, spirited selling argument that made machine-shop men sit up and take notice. The offer to send a dozen bars on a trial basis makes a strong wind-up to an otherwise effective letter.

QUICKER AND EASIER REPAIRS

Dear Sir:

Suppose I say I've got something you need so badly every day in your repair and foundry work that you'd jump right on the train and come here after it rather than go without it—if you knew what it would really save for you in a hundred ways—in money, in time, in trouble, in speeding up repairs, in more efficient handling of every job in your shop?

This sounds like big talk, I'll admit; but *I've the goods to prove it*, and you can't afford to pass this up without finding what it's all about.

Hundreds of machine shops and foundries are now using my Weld-Easy Solder. They can't do without it. They won't. Neither will you, once you try the stuff.

Talk doesn't mean anything to you—you want proof—an actual demonstration—results. What your eyes see, your mind believes. You're a busy man—still you don't fight conviction, you welcome it. You're after improvement, more profits, quicker results, newer methods that actually save time and money—that cut labor costs—that boost your bank balance!

Well, I have the stuff, and can prove it!

Weld-Easy Solder has a thousand and one uses, every minute, every hour, every day, in all kinds of repair and foundry work—it quickly becomes your workman's best and busiest helper—it is a new hand on the payroll that doesn't draw any pay envelope, but *hands you money regularly!*

Any man in your shop who tries Weld-Easy will look you in the eye and say, "Gee! That's great stuff! Me for that. I vote for it, hands down. Don't know how we ever did without it. For the love of Mike, Boss, get a big supply of it right away."

In foundry work you'll find Weld-Easy is simply *magic* in saving castings. For fixing blow-holes it has everything beat you ever saw. Weld-Easy is a real foundry find. It means big money to you in putting sand-holes out of business—saving 50 per cent of defective castings annually.

Workmen like to use it because it is non-troublesome, acts like lightning, stays put, has no bad habits, is easy to use, satisfying—and always does the trick.

I guarantee each and every statement I make about Weld-Easy. You're taking no risk. Order a trial dozen bars today. They'll cost you $10, but I guarantee your money back without quibble, quarrel, or query if you say the word.

Just fill out the card. It will bring Weld-Easy by return post. Then put it to work at once and be the judge and jury.

It's your big chance to save—it's my chance to get a steady customer—and if I didn't have the stuff, you bet I wouldn't make this offer. Mail the card—*now*. You'll be glad you did—you'll be mighty glad—you'll have found the real stuff you were looking for.

Yours for Satisfaction or Money Back,

FOLLOW-UP ABOUT NEW WELDING SOLDER

Here the writer draws a logical comparison in his first paragraph—and one that would make any man nod his head and inwardly say, "That's so!" The remainder of the letter contains many good selling points that have the ring of sincerity.

Dear Sir:

The wisest doctor doesn't try to cure himself. The shrewd lawyer gets a colleague to handle his own case. Smart men in every line turn to the specialist to get the best skill.

Now, we are specialists in *Solder*. We've studied it for years. We know all its kinks and curves; good habits, bad ones; virtues, vices, et cetera.

As experts in this line we offer you Weld-Easy Solder as the supreme thing in its line—the scientific, high-efficiency, triumphant improvement that has emerged out of all the solders of Yesterday.

You want Weld-Easy—for a thousand reasons!

You want the newest and best thing—Yesterday's ideas aren't good enough for you. No machine shop or foundry is doing itself justice using either methods or equipment that are antiquated. Weld-Easy is the perfection of the machinist's dream. From the very beginning he's surprised and delighted with it, then he settles down to its regular use. It's just one continuous performance of Solid Satisfaction. You couldn't take Weld-Easy away from him. He grows used to it mighty quickly—because it fits so many of his needs. It's a handy little pal. It never goes back on him—always there when he needs it, always *doing what he expects of it.* Some service, eh?

But all the talk I could give you about the marvels of Weld-Easy wouldn't be one-half as convincing as a trial dozen bars being used right there in your shop.

The stuff speaks for itself. It proves its own case. It warms the hearts of the men toward it—it keeps our word in what we say it will do.

You're not taking the slightest risk in this trial order, mind; we refund your money like the crack of a whip if Weld-Easy doesn't make a big hit.

So why delay? Why not fill out the card herewith? If pen and ink aren't handy, why, a lead pencil will do—it doesn't matter so long as you get the good stuff.

Here's a case where procrastination is costing you something—*why go on being cheated?*

Yours very truly,

ANOTHER FOLLOW-UP ON WELDING SOLDER

Showing a saving of labor, time, and money for machine-shop men who want to adopt the efficient tools and methods that will aid and encourage their workers. The money-back offer is repeated to lend strength to the appeal.

WHERE WELD-EASY ENTERS, ALL REPAIR TROUBLES FLY OUT OF THE BACK DOOR!

Dear Sir:

Yes, I'm writing you again—and it's about Weld-Easy Solder. You'll be grateful for my persistency from the day you start to use this money-maker.

You'll be glad I kept on hammering at you. You won't think my claims too broad. You won't doubt Weld-Easy's ability to please you.

You're not in the machinery and foundry business for your health. You're in it for money, profits, results. Also, you want to give the best service you know how. You want to make your jobs absolutely satisfactory to the other fellow and profitable to yourself.

Weld-Easy helps you do this very thing. It is a down-to-now improvement that no machine shop or foundry can afford to be without.

Times are changing. Machinists and foundry folks are alive to every new and improved labor-saving method, provided it saves either time or trouble or money—

And why shouldn't they be? Why make work harder than it need be? Why not remove any obstacles your men may be up against? Why not study more closely methods and means that will help do their work better and faster and more contentedly?

That's simply a little thought of mine. "Just sorta let it sink into your soul," as Josh Billings said.

Weld-Easy is a product that demonstrates its value over and over. It keeps on becoming more useful, hence more profitable. It keeps on making you grateful you sent a trial order and gave it a thorough test on our iron-bound money-back guarantee.

For you can't keep Weld-Easy and we don't want your money if you're not as enthusiastic as are all the rest of its users. Therefore, your money's as good as in the bank when you send it on—you've nothing to worry about. It's up to us to make good, and we rely on our stanch side-partner, Weld-Easy, to do the trick. (It's never failed us yet!)

You surely don't object to making more profit on the jobs you already have and new ones coming in—therefore, why wait? Send in your order tonight—so we can speed the stuff to you. Ten dollars for a trial dozen bars—your money back if you want it.

Yours truly,

Livestock

OFFERING TO SHIP HOGS ON APPROVAL

This letter introduces an offer of unusual fairness. Before paying, the farmer has privilege of examination. Frank, straightforward methods of presenting this proposition win with the level-headed farmer.

Dear Sir:

Thinking you surely will be interested in some Colgrave Whites of unusually fine quality, I picture and describe one or two of them on the inside pages of this letter.

High-bred boars, bred sows, and fall pigs are a distinct specialty at the King Herd Stock Farm, and I feel almost positive we have the animals you want at the prices you want to pay.

And if I sell you only one or two now, I know I shall sell you more later. This is not only because our Colgrave Whites are without a peer—it is also because our way of selling them is so very satisfactory to you and free from all risk on your part. Our proposition is this:

Upon receipt of your bank reference we will ship you promptly any animal or animals you select; examine them to your heart's content, and if they are not absolutely as represented, and perfectly satisfactory to you in every way, send them right back at our expense—you are not out a single penny.

These are the methods of the King Herd Stock Farm, and, as it has long been doing a successful business, its merchandise must be of the right sort or it no longer would be in existence.

Now, we feel sure you want to equip your pens for better quality and bigger profits; therefore, the present sale we have on is your chance of chances. You are buying the purest strain known to the Colgrave White breed—that of Big Ben, our famous transmitting sire. Western Queen, one of his finest daughters, is shown on the inside pages, and the photograph doesn't nearly do her justice.

If you don't see anything you want on the following pages, I will send you the full catalogue of King Herd Stock Farm. And in order to get a clearer idea of your requirements, suppose you fill out the question blank enclosed and send it to me by return mail. Not the slightest obligation in your doing so—we don't want to sell you anything unless we have exactly what you want—and our broad, open offer above makes it easy for you to find out if we *have* got it, at *no risk to yourself*.

Hoping to hear from you by return mail, I am,

Yours for the best,

ARGUING QUALITY AND TESTS BEFORE SHIPMENT

Here the writer anticipates the questions that will be asked. The prospect is shown that no animal is considered sold until inspected by purchaser. This increases his confidence in the reliability of the stock farm with which he is dealing.

Dear Sir:

Replying to your inquiry, just received, I take pleasure in sending you under another cover my catalogue of Superior Colgrave Whites, Bred Sows and Fall Pigs.

For many years I have been a breeder of pure-blooded cattle and hogs. It is more than a mere "business" with me. My heart and soul are in it. It is the thing I work at and think about morning, noon, and night.

So I take pride in offering you what I can conscientiously say is the supreme quality in Colgrave White Hogs. The fact that I ask you to send no money, but want you to thoroughly inspect each animal before you pay for him, probably is the strongest evidence of the high character and dependability of the products of King Herd Stock Farm and also of the reliability of its business methods.

Buying animals of uncertain lineage is speculation. Buying at the King Herd Stock Farm is an investment. You want our kind of stock. So, as you study the catalogue and make your selections, you can be entirely comfortable in mind about any purchase made from this farm. It must fully measure up to your expectations in every way or you can send it right back.

Big Ben, the transmitting sire, more of whose blood is being offered in this sale than ever before, long has been one of the undisputed peers of Colgrave White sires. The remarkable record of Big Ben, his sons and grandsons, in this and other good herds, makes each buyer not only enthusiastic, but a "walking advertisement" for this family of wonders.

Another source of security you have in dealing with King Herd Stock Farm: Every hog it sells you is cholera immune. He has been given the double treatment by a State-approved veterinarian. He has been raised with scrupulous care in strict cleanliness. Every modern method has been employed to perfect this offspring of a celebrated sire.

I want to sell you hogs now and I want to sell them to you hereafter. That's why I want to please you perfectly. I am a strong believer in the homely old motto, "A pleased customer is the best advertisement." My principle is to give you the kind of satisfaction that will make you tell your neighbor.

Go through the book right now—decide on what you want and let me hear from you by return mail. I am more than glad to ship C. O. D. to any purchaser furnishing bank references. You are then at perfect liberty to examine the hogs carefully in every detail and keep them only if they are just as you *expected,* just what you *wanted,* and you are entirely happy over your purchase.

So the whole thing practically is at my risk. And you need

not hesitate a moment. Let your order come forward by the very next mail.

Yours for absolute satisfaction,

CHOLERA-IMMUNE HOGS OF GOOD PEDIGREE

Here the farmer is shown that poor hogs are a speculation and the pure-blooded kind a source of real profit. Other facts well stated give splendid force to this sales talk.

Dear Sir:

Are you realizing enough profits on those hogs you are raising? Are your labor, expense, and anxiety paying you enough—bringing the returns you have a right to expect? Hogs mean wealth today. You know that. Everybody knows it. And if you are not getting your share it's because you haven't the right hogs.

You'll admit there are two kinds of hogs—good hogs and bad hogs. You cannot expect to raise good hogs from pigs that are weaklings, that come from parents improperly raised and unscientifically bred. *Get your start right.* Be sure the pigs you buy are pure-blooded—such stock as the King Herd Colgrave Whites.

Get your order in now for one or more of our Royal White Fall Pigs, all descendants of the famous George, the wonderful transmitting sire, and all out of grand champion sires.

In all cases the members of this illustrious herd are large, lithe-bodied, and small-boned. They grow fast when young and are good feeders. They thrive with a steady, uniform growth instead of building up fatty tissues. Being raised under modern sanitary conditions, they are healthy, vigorous, and very prolific. In fact, the Royal Colgrave Whites are the original producers.

You want to be sure your hogs are cholera immune. You cannot afford to raise hogs at present costly feeding prices and have disease come and wipe out your entire herd. Every pig in our herd is cholera immune, having been given double treatment by a State-approved veterinarian.

If you want one or more of these "paragons of pigdom," write us at once. Our sows are bred to farrow in April. We will ship them to you—carefully crated, subject to examination—when three months old. They will be sent C. O. D. on approval if you will forward your bank reference. If you don't say they're the finest pigs you ever saw at the price, you are welcome to ship them back.

Only make note! If you want to avoid disappointment, get your letter right off. Master Pig has the center of the stage today. He's in great demand. Don't wait!

Sincerely yours,

GOOD PEDIGREED STOCK A WISE INVESTMENT

Scarcity of select stock is used effectively in this letter as an argument to get orders. The stockman is urged not to experiment with cheap hogs, and the argument is well worded.

Dear Sir:

Pigs are in some ways like human beings—they must have the right kind of ancestry to be thorough aristocrats. The King Herd Colgrave Whites are thorough aristocrats. They are nearly all descended from the famous sire George, leader of the herd, and out of champions that bespeak their value as breeding sows. In fact, the far-famed King Herd Colgrave Whites are in great demand, so—

Book your herd sows ahead! You really should have some of my choice King Herd Colgrave White pigs. We can take a limited number of orders now—provided you let me know at once just what you want—and we'll ship the pigs when three months old. We have a rare list of selected sows bred to farrow in April. Therefore, if you place your order at once, we will pick out the pigs at farrowing time, choosing the ones that will just suit you, and forward them early in August.

The entire King Herd is raised and bred under absolutely sanitary conditions. Every pig is hardy, lively—a genuine picture of health. To make and keep the hog healthy is our business—our pleasure—our conscientious duty. *All our hogs are cholera immune.* Before shipping, each will have undergone double treatment by an approved State veterinarian. So you can feel sure that the pigs you buy here will not be a target for disease.

Considering the records made by their great sire, and the character and prolific breeding traits of the sows, you will be taking no risk and getting really big bargains when you grace your herd with the addition of these little "blue bloods" of the swine family.

In raising hogs you naturally want to reach the highest point of profit. What determines the cost to you of each hog that you raise and breed? Naturally, the *productiveness of the herd,* you say. Then don't eat up profits by experimenting with a non-productive herd.

Have the best-blooded sows in the State. Have the King Herd Colgrave Whites. The only way to be dead sure of getting them for your next year's breeding is to order them now. Get at it immediately—today. Already entire litters have been spoken for.

If you will give us your bank reference, we will ship C. O. D., subject to your approval. Only don't delay. Orders are coming in every day, and we cannot promise to supply you unless you write us at once. It is safest to do it today.

Sincerely yours,

FINAL FOLLOW-UP ON QUALITY HOGS

This letter brings out strongly the absence of risk on the buyer's part because of the offer of shipment on approval. The writer urges that so liberal a proposition be accepted without further delay.

Dear Sir:

This is my fourth letter to you. I write you finally today because I am sure this sale of High-Class Colgrave Whites is the sale for you. *You are missing something* that I believe you don't want to miss. So I am sending you today a duplicate catalogue, thinking you may have misplaced the one previously mailed you.

One thing I would like to impress particularly: *You need send no money*—not a dollar. I don't want to see your money until you have seen the hogs and are more than satisfied. Let me send you these animals purely on inspection—just select the ones you want, name your bank, and let me take all the trouble and responsibility. You are under no obligation, no expense. The shipment is C. O. D., with privilege of thorough examination. You accept if pleased; you send them back if not satisfied.

In this sale I have listed animals I would like to retain. They are so fine and perfect that I am positive any other hog-wise man will want them at sight. My life work has been the production of pure-blooded hogs. I breed only that kind and never would sell any other. So I know that I can please you and make you a firm, fast friend of this farm.

In this sale of Superior Colgrave Whites I am happy to say that we are making new friends in many places. I am determined to number you among them. These fine, robust, perfect, pure-blooded descendants of Big Ben, the transmitting sire, will be a delight to your eyes. Each individual has those many unmistakable traits of supreme breeding. Our wonderful herd boars never fail to give profound satisfaction—theirs is the typical performance of grand champions out of grand champions.

Make up your mind as you read this. It's easy and safe to order "a trial shipment" at no expense to yourself. You pay only if the animals are just exactly what you want. It is a broad, wide-open offer of hogs of high quality that no man should turn down. I hope to see your order on my desk within the next day or two, as I know you'll be satisfied "deep and plenty" and that King Herd Farm will have a soft spot in your chest from the day you own some of its pure-blooded money-makers.

Yours for mutual profit,

MAKING A BAD FARM YIELD DIVIDENDS

Here is an unusually convincing letter. It gets down to some real figures. The writer wisely sticks to facts and suggests many attractive possibilities in raising cattle on an unproductive farm.

Dear Sir:

I am very glad you answered my advertisement, "How to turn a rocky farm into a gold mine." I am going to tell you right here how you *can,* and will put the whole proposition squarely up to you:

Three per cent of our farmers own pure-bred cattle. Ninety-seven per cent own *grades.* The three per cent are going to sell to the ninety-seven per cent at good prices for many years. No wonder the farmer who breeds pure breds makes money!

You can raise pure-bred Herefords—on a rocky, scrubby farm. All you need is some ensilage land and some pasture. You can raise a 1,200-pound pure-bred Hereford as cheaply as a 500-pound scrub—and look at the difference in your profits! The grain bill and the labor bill cause most farming failures. Pure-bred Herefords pay them both.

Forty pounds of ensilage and one pound of cotton-seed meal a day will keep a pure-bred Hereford growing splendidly. If you have a few pounds of oat straw, bog hay, millet, or some other roughage, all right. If not, the silage and pound of cotton seed will do nicely.

In summer, if you have good pasture—that's all they need. If not, give them ensilage—you can raise twenty tons to the acre. By putting in rye and vetch at the last cultivation turned under the next spring you can raise good ensilage every year on the same place.

Then, have your cows come early in the spring. The mother will feed the calf, and soon you can turn them both out to pasture. Then just watch the youngster grow! No milking—no bother—no big labor bill. Your farm gets larger all the time. You keep back your females. You breed them at two and a half years, and in a few years you can have a sale that will *roll in the dollars.*

Everyone who has used common sense and stuck to pure breds has made good. *Why not you?* It's your chance to make big money. Are you going to sit on the fence watching the hustlers go by?

No! Join the procession!

Get started! Make your beginning today!

We've several selected two-year-old registered Hereford females, bred to splendid registered bulls, that we are willing to offer at farmers' prices.

Every animal guaranteed as represented or your money back.

Make your move toward success! Write me about Herefords today. You'll be mighty glad you "listened" to this letter and acted on it promptly—especially as I guarantee satisfaction and take all the risk.

Yours for success,

Orchard Sprays

SPRAYING IS THE SANE PROTECTION AGAINST LOSS

This letter makes the orchard owner feel that, through intelligent care, he can grow a successful crop. The letter tells much in few words.

Dear Sir:

Because apple crops are meager is no reason why you shouldn't spray this season. In fact, it's the big reason why every grower should *spray all the more.* You want a bigger crop next year to make up for this year's loss.

You want a high-grade, marketable crop next season. You want it *sure,* and the time to get in your very best work for such a result is right now.

When our Peerless Orchard Sprays enter upon the scene all the pest troubles fly out the back door.

Peerless Sprays are the safest, soundest insurance against loss —they "make assurance doubly sure."

The orchard owner who fails to investigate Peerless Sprays is surely turning his back upon the best. Don't let a poor crop discourage your spraying plans—it's almost like failing to reinsure when your building burns down.

Peerless Lime-Sulphur Solution is the safest, surest, strongest spray on the market. It's best by test, uniform in quality, put up in non-leaking steel drums, higher in strength than any other lime-sulphur solution, costs no more than inferior kinds. It's the deadliest enemy of San José Scale. It's the spray that every thoughtful owner and grower should use.

If you connect up right now with Peerless Orchard Sprays, we are sure you will congratulate yourself before long.

May we hope to hear from you?

Very truly yours,

AN OUNCE OF PREVENTION INSURES THE CROP

The orchard owner who has suffered a bad crop will do anything within reason to prevent a repetition of his loss and disappointment. This letter clearly points the way.

THE PEERLESS ORCHARD SPRAY—
SWIFTEST ROUTE TO SATISFACTION

Dear Sir:

Let us again urge upon your attention the Peerless Orchard Sprays as big-crop bringers. They are of guaranteed efficiency, and a quality that knows no other name than best.

As a grower or owner, surely you want a bounteous crop next season, and the surest road to this is the Peerless Orchard Spray Route—swiftest line to Satisfactionville.

The poor prices this year mean top-market figures on the next crop. The law of equalization proves that for every bad year there's a correspondingly *profitable one.*

Spray, spray, spray—but be sure you get Peerless Spray! Our Lime-Sulphur Solution is the real spray, the right spray—the spray for you; it has brought big, gratifying results to others and will do the same for you.

Get a solution that you're sure is higher in strength than any other—that costs no more, is absolutely uniform, and comes in non-leaking steel drums.

The San José Scale just can't live around it—every user of Peerless Lime-Sulphur will testify to that.

Make up your mind that Peerless Sprays are the reliable ones for you—and get in your order *today.* A glorious crop is the inevitable result.

Act at once and we promise prompt shipment.

Yours very truly,

A FOLLOW-UP THAT GENTLY APPLIES THE PROD

As a fitting climax in a series of letters like these, here is one that makes use of effective arguments of economy and actual results as experienced by other users.

Dear Sir:

We're sure you'll pardon us for our persistency if it results in your using Peerless Orchard Sprays, because they'll make you *crop-happy* next season.

Once you use Peerless Orchard Sprays you'll forget even the name of any other brand. Every grower and owner should spray to the limit this year, despite the poor prices that have prevailed. He owes it to his next year's bank balances—see? A low-profit crop should spur every thoughtful grower to even greater spraying activity.

Peerless Lime-Sulphur Solution wins in every battle with San José Scale. It is the sure killer that never misses fire.

It is the *economical* spray—it goes farthest, is of highest strength and always uniform—comes in non-leaking steel drums. You'd pay the same for inferior sprays that you pay for Peerless, so why buy the unsafe kind when the same money'll get you the real thing?

This is our third letter to you—the "third time's the charm." For the sake of next year's crop, you ought to send us that order right away.

Our hosts of satisfied users will have none but Peerless Sprays, because they've found them the kind they always can bank on.

Why not order at once, while the subject is fresh in your mind?

Yours very truly,

Fountain Pens

OFFERING A DISCOUNT AND FREE TRIAL

A good mail salesman is careful to show he understands what his prospect particularly wants. By this method the writer wins sympathetic attention. The special offer and personal tone in this letter are spurs to immediate action.

My dear Doctor:

Will you kindly fill out and send me the enclosed mailing card, after selecting the style of self-filling fountain pen you like? You are making no purchase and in no way obligating yourself. You are simply invited to *try* this perfect pen, whether you need one or not.

If it isn't the most convenient, cleanly, and ready-to-write fountain pen you ever used, return it. If after ten days' use it endears itself to you, I shall be glad to have you keep it, deducting a discount of 25 per cent from enclosed list and remitting the low net price.

I am sure you will not be willing to part with this remarkable fountain pen after you have tried it. The Criterion positively is the last word in successful fountain pens. *It is cured of all the bad habits of other kinds.*

It writes the moment it touches the paper—no downward jerk or get-ready motion is necessary. It is tamper-proof, temper-proof. No other self-filling pen can be filled with the ease, swiftness, and safety from ink-soiled fingers, desk, or clothes. *Cleaning* the Criterion simply consists of the same *instantaneous* operation as filling, only you use water.

I feel, Doctor, that one of these pens will be a source of constant satisfaction to you, and would ask that in filling out this card you state whether you prefer a fine, medium, or coarse pen-point.

So many of the clergy are using Criterions, because of their freedom from fountain-pen faults, that I feel positive *you* will be just as highly gratified after a few days' trial.

May I hope you will make a selection and mail us this card today?

Sincerely yours,

Advertising

CALENDARS OFFER LOW-COST ADVERTISING

The calendar is declared to be the best advertising investment for persons who cannot afford speculative mediums. In a forceful, direct manner the reader is reminded that calendars are kept in the homes for a year and constantly consulted.

Dear Sir:

Three to five cents puts your standing ad in a customer's home for one whole year. Startling, isn't it? No up-and-doing dealer can afford to overlook the low cost and long advertising service of the *Weather Calendars* for 1921. Their unusual value to the customer increases their advertising value for him.

This big-value, low-cost, long-service advertising is a matter worth your serious thought *today*. Your brother dealers wouldn't have ordered 4,000,000 last year if they hadn't discovered how *Weather Calendars* helped the cash drawer.

You want the *utmost publicity value* out of every dollar. You've no money to squander in advertising speculation. You want a productive investment. You don't want the ordinary calendar, but one the customer *asks for,* eagerly appreciates, gratefully thanks you for, shows to his neighbor, gladly puts up in a prominent place, because it's big, fine, clean cut, beautiful to look at—because it tells the day, the date, the weather forecast by an eminent authority. And it carries your business message, your name, the story of your store, in clear, big, bold, red print.

The *Weather Calendar* grows on you and you grow on it—because it grows on your customer. People never give them away. They are eagerly taken home and put on the wall. The housewife uses the *Weather Calendar* for years, the husband looks upon it as an old friend. It is a calendar with a personality and a purpose.

It advertises you nights and days and Sundays. It won't let people forget your store. It's your silent, yet eloquent, salesman in the home. It serves your customer and serves your cause. It makes people forget your competitor.

Don't put it off, don't hesitate over that which is good—that which costs little and means much. Fill out the post-card order right away. You pay no freight or express, no printing expense—the calendars are delivered to you at $5 for 100. Select your wording, then get your order right off in the mail. We'll print these 1921 calendars for early shipment. You don't pay for them until delivered.

Seize pen and ink, attend to it now. It's a business-building step you're taking. It's wise advertising that will pay you a thousandfold.

Yours very truly,

OFFERING NAMES OF DEPENDABLE AGENTS

Not all mailing lists are reliable, as advertisers have found out to their cost. And good agents are hard to locate. This letter breaks the rule a little bit by knocking, but it is only a gentle tap.

Extra!

Gentlemen:

We will send you 100 brand new, live, legitimate, unused Agents' Names for a dollar. These are the kind you have been trying hard to find—

Names of real, dependable, energetic men who can go out into the world and *sell your product with a vengeance.* Men who are salesmen from the ground up. Men with ginger in them. Men who can promptly speed up your sales, who will w-o-r-k all hours to sell your stuff if your stuff's right. Men who are ambitious, alert, resourceful, who are rattling good money-making men, that neither shirk nor fall down on you.

You want such agents, don't you? And you want 'em right now.

Wait! You needn't say it—we know you may have bought other lists that were unsatisfactory. But all lists are not alike, just as all men are not alike and have different principles. We say to you: Don't buy our lists if you don't think they are exactly as represented.

You've never bought O-K lists. Once you do, we won't have to keep after you to buy more of them. You'll do it of your own accord. We know how to find good agents, know how to keep track of them, know how to sell good lists, and know how to keep our clients who use lists year after year.

Our lists do the work for others, and they will do the work for you. So if you are seeking twelve-cylinder salesmen who can go out and land the orders send us a dollar today for 100 names of just such men.

Ours is a list business founded on *integrity.* After we've sold you one list you'll come right back for more. That good list of agents is ready *now.* Put your order into the mail.

Yours for Bigger Sales,

Political Campaign

PHONOGRAPH RECORDS OF POLITICAL SPEECHES

Because this letter presents an entirely new idea, it goes into specific detail. The style is forceful, even dramatic, such as is favored in political campaigning.

Dear Sir:

By direction of the National Democratic Committee, we extend to you the privilege of our Circulating Library of Five-Minute Campaign Talks made on loud phonograph records. The first of these is a speech by Chairman George White.

Mr. White's brilliant opening message deals forcefully, logically, with the vital issues of the coming campaign. His speech is full of rousing Zip. It will get into your blood! It is a veritable battle cry! It is called "The Achievements of the Democratic Party." You and every other Democrat will like it.

This first important series of records by Democratic Leaders will be available at the rate of one each month. The second record of the series will be made by Vice-President Marshall, one of the foremost campaigners of the day. Following this, Attorney General A. Mitchell Palmer will be heard. President Wilson may be heard in a five-minute talk on the "League of Nations." And each month thereafter a record of one of the great leaders will be available.

Through the distribution of these speeches it is planned to give the local chairman vital co-operation. Political forces everywhere are being marshalled for the most thrilling contest in the nation's history!

A letter just received from Secretary Hossman of the National Democratic Committee says:

"We are hopeful that the aggressive, far-reaching work of 'The American Forum' won't stop at its achievements during the war. You must keep right on! Every local chairman gladly will join hands with you at once. Your phonograph records must carry the living voices of Democracy's leaders to every city, town, and hamlet in the country. These records will give the local chairman a solid foundation for every meeting—they will do worlds for Democracy!"

A speech by one of these leaders will be found on one side of each record. The other side will contain a superb musical selection to be played in advance of the speech. The records are sent to you in cover-paper envelopes, with a photograph of the speaker outside. All is enclosed in corrugated box.

These records are for political gatherings of every kind, small meetings, ward and county assemblies, gatherings in homes, etc. You can use this record in your own home and then send it around to the homes of your friends. They all will be delighted with it.

Think! What if you had today Washington's Farewell Address or Lincoln's Gettysburg Oration—if you had their living voices, as

you now may have those of Wilson, Pershing, and other great men of this historic time!

You bring the voice of a big world-known man into your homes and your meetings—it acts like magic—the result is electrical—there's that hush of expectancy in the air—your gathering at once becomes a much bigger event—takes on an air of national importance—inspires and impresses—carries more weight—brings bigger results—reaches much farther—puts more vim and zeal into your co-workers—doubles everybody's enthusiasm!

Owing to the distinguished character of this Library of Records, they are not made in quantities like ordinary commercial records. Therefore we can distribute only a limited number, and ask each chairman to send in his reservation for this service, so that we may know at the earliest day just how many sets will be required and if possible provide for enough to go 'round.

If these reservations reach us immediately, we may be able to supply each chairman throughout the country with this monthly service. The charge is $3 a month, C. O. D., postage prepaid. (The living presence of the speaker might cost $3,000.)

Fill out the blank enclosed, and Chairman White's opening speech will be sent to you promptly. We will arrange to have a local dealer provide you with a phonograph for your meetings without cost, so you will have no further expense in the matter.

Yours very truly,

Pool Board

INTRODUCING A PROFITABLE NEW GAME

The letter effectively sets forth the attractiveness of a novel new game as a sure business stimulant. It makes a special sixty-day offer of exclusive rights as an additional buying inducement.

My dear Sir:

Here is a ten-dollar investment that will increase your trade immediately and put lucrative life into dead tables!

This letter today puts you in touch with the one thing that will make your idle tables pay, and pay big. Your hall will bring in more cash from the day the Maxon Pool Board takes its place on any lazy table you may have.

The Maxon is the busiest little money-maker ever introduced to the billiard men of America. It is the most magnetic pastime that pool and billiard players ever have found.

You want one, you need one, and you need it right away. Its price is $10, *and it will prove the best ten-dollar investment you ever made.* We are sure of this, because orders for Maxon Pool Boards are pouring in every day. Our many billiard-hall friends are reaping a rich harvest of fat profits on this engaging, irresistible new game.

No pool hall equipped with this wonderful board ever has many idle moments, and our especial proposition to you today is that if you buy one of these boards right now we will agree not to sell it to any other hall in your town for sixty days after you get yours—if you so request.

We want you to be first to introduce this fascinating new game board in your town. Read enclosed descriptive circular—don't pause or procrastinate—tear off the perforated part, fill in the order blank, and let us send you one of these boards by return express.

Every quick-thinking pool-hall man will readily see it's a money-making move on his part to install the Maxon. This snappy new game will put vim and vigor into your business right away.

Send us your order in tonight's mail—you'll soon be making bigger profits.

Yours for more Business,

Ladies' Handkerchiefs

LADIES' HANDKERCHIEFS AS CHRISTMAS GIFTS

This letter gives a detailed description of several different designs and qualities. It is a good selling letter because sensibly worded to attract and convince Christmas givers.

Dear Madam:

This is your opportunity to get a lot of pretty Christmas handkerchiefs at very low cost—if you order at once.

The "Lady Alice" is made of beautiful Irish linen, scalloped and daintily hand embroidered. A sensible handkerchief, and yet one that is good looking. You will be delighted with the "Lady Alice."

The "Grace" comes in pretty assorted colors, is made of splendid texture, well finished, durable, and will stand washing nicely. A 'kerchief you will be proud of always.

The "Pearl" handkerchiefs are especially attractive as pretty gifts for your girl friends. Made of handsome crêpe de chine, with unique stenciled pictures in many original designs and colorings. You will like these charming 'kerchiefs either for your own use or for Christmas giving.

Our "Charlotte" line is made in an unusual variety of stunning patterns. The well-dressed woman will delight in them. They are of fine linen, with colored edging and cleverly embroidered corners. These are very acceptable gifts, and, because of their usefulness and attractiveness, are never amiss as remembrances.

Our "Admiration" comes made up in beautiful Italian linen, exquisitely hand embroidered and shown in a wide selection of handwork. This grade is everything its name implies.

Send your order off now. You want to make gifts of pretty ties and handkerchiefs at the attractive prices quoted in circular enclosed. But to save money you must not wait—make your selection immediately. The big holiday rush will be on soon, and our entire stock is in fine shape to fill your wants before it comes.

Make up a combination order of ties and handkerchiefs for Christmas giving, attach remittance for amount, and mail today. Your order will be filled promptly, and if anything isn't perfectly satisfactory return it and get your money back.

Yours very truly,

Beauty Preparations

SELLING BEAUTY PREPARATIONS BY MAIL

This letter is well begun with a human incident that has the tinge of romance. The selling talk presents these preparations in a way that appeals strongly to the woman in search of better looks.

Dear Madam:

Here is a little human episode that will interest you.

Recently a woman from an obscure Western town, who was making her first visit to New York, visited our Vanitie Shop. "I want you to fix me up," she said. "I used to be fairly good looking, I think, but I haven't had time in recent years to keep prinked up."

She *was* rather good looking, but how weatherbeaten, how prematurely wrinkled, drab, and colorless! Despite well-cut features, she was utterly devoid of charm—just because of lack of grooming, of personal care.

Well, we fixed her up. A shampoo, a scalp treatment, a becoming coiffure, a facial massage, a manicure, an application of our wonderful Vanitie Day Cream, Adherent Powder, and Glow of Youth transformed her!

When her husband came in to meet her it was wonderful to see his expression. His manner seemed to take on some of the old gallantry of bridal days. "Mary," he said, as they went out together, "how beautiful you are, my dear! Why, you actually look as you did on our honeymoon!"

Why not retain the beauty of honeymoon days? You owe it to yourself and to your husband, your family, your friends. It is a *duty*, an *obligation*. But it becomes a fascinating pleasure when you use Vanitie Preparations. No matter how much you may have neglected your hair, your complexion, your hands, you can begin a new process of rejuvenation that will bring back the old charm.

Our Liquid Shampoo thoroughly cleanses the scalp and hair, leaving it soft, fragrant, and invigorated. Nothing so enhances the beauty of every line and feature as soft, beautiful hair. And nothing is easier to possess.

Vanitie Cleansing Cream, Vanitie Motor Cream, for use after unusual exposure; Vanitie Whitening Cream, which counteracts darkening of the skin, and Vanitie Massage Cream, to eradicate wrinkles—these compose a perfect treatment and, used with regularity, produce an ever-increasing beauty.

Our medical consultants co-operated with our chemists in creating a new powder and rouge which will be a joy to you. Vanitie Adherent Powder and Glow of Youth contain no harmful white lead or rice powder. They are combined in one box for dressing-table use, and in a dainty metal box for your purse. Their daily use gives

to the complexion a tone of healthful vigor and lends a serenity of expression impossible to achieve otherwise.

Our preparations are moderately priced and within reach of every woman. We have made price a careful study because we want the culture of charm to become a habit with American women.

For this reason also we have prepared a wonderful *Vanitie Course of Home Treatment,* which will be sent to you with your first order of $2 or over. It explains complexion disorders, wrinkles, sagging eye and chin muscles, skin discolorations, hair troubles; also a new building-up treatment that lays the foundation for better health as well as beauty.

In the enclosed booklet you will find a splendid selection of our various preparations from which to make your choice. We have made a special price on a Complete Outfit selected from our most popular aids to beauty, which includes our book on beauty culture at home:

Vanitie Cleansing Cream	regularly	$0.50
Vanitie Massage Cream	"	.65
Vanitie Whitening Cream	"	.50
Vanitie Balm for the Hands	"	.45
Vanitie Adherent Powder	"	.60
Vanitie Glow of Youth	"	.35
		$3.05

This list, packed in a fascinating little dressing case, including our book, "Vanitie Course of Home Treatment," all for the special price of $2.

Why lose precious time? Every passing day brings with it the marks of time. Every day takes with it a little of that radiance, that bloom, that gift of youth itself.

Send *now* for our little two-dollar outfit and protect your beauty, your charm, from this day forward. Do this at once and you will be a happier woman a few weeks from today.

Yours very sincerely,

SELLING A HAIR SHAMPOO TO WOMEN

This letter is so worded as to arouse the natural feminine desire to test a new preparation. Nearly every woman has tried many shampoos and is ever in quest of a better one.

Dear Madam:

Here is a hair shampoo that is a real joy! The hair shampoo you've long wished for. The shampoo of your dreams! The best, purest, creamiest shampoo ever discovered: *Cocoa Cream Shampoo,* for Women of Refinement.

All your old problems over shampooing are at an end when Cocoa Cream appears on your toilet table. You learn to love this delightful preparation the first time you use it. You wonder why

such a shampoo wasn't discovered long ago. You will be so enthusiastic you'll tell all the women you know.

An important thing about Cocoa Cream is that it is *truly different.* It is a product unlike any other introduced since shampooing was first heard of—'way back in the days of the ancient Egyptians, who cleansed the hair with spiced oils and essences.

Cocoa Cream Shampoo is made from the purest cocoanut oil obtainable. Not alone that—but it is made by a wonderful new process, in itself a triumph of modern laboratory skill. The manufacturers, without any desire to discredit any other product, state that it is as pure a shampoo as ever has been offered, in any form, at any price, and has been found to satisfy every woman who tries it. Made of purest cocoanut oil, prepared by a method heretofore unknown, it gives the hair that silky, shimmering, glossy effect in the fluffy way all women desire.

Another wonderful feature of Cocoa Cream Shampoo: After the first application it brings back your hair to its natural color. This is something you will appreciate. Also, Cocoa Cream Shampoo doesn't dry up the hair or produce that greasy, oily effect which results from the impure ingredients of cheap shampoos.

Put up in eight-ounce white flint boxes. Price, $2 a box.

Never will you have so much satisfaction over a two-dollar investment! Make up your mind to buy Cocoa Cream right now. Try it at once. Your hair is too important to neglect—get this shampoo before you sleep tonight.

Yours very truly,

SECTION TWO

Letters That Sell Service

Banking Service: Commercial

A BANK OFFERING ADVANTAGES TO FARMERS

In this letter good service is assured the prospective depositor. The bank promises security and assistance in business problems. A personal visit is requested, when the further help of such a connection may be explained.

Dear Sir:

In sending your products to market and getting the best prices for them nothing is more helpful than having your bank account with a good, solid institution. You will find this profitable to you in many ways. It has a good effect upon everybody with whom you deal. A good, reputable bank somehow reflects credit upon your own standing. Wise business men and farmers have discovered this.

Here at the Towne County Farmers' we offer you security and strictly good service. There are many ways a modern bank can prove helpful in your dealings. We always are glad to advise you in all financial matters. Often we can help you solve a business problem and save you time, worry, and money. We feel it is our business to do this, and our time always is at your disposal.

This bank is the bank for you—because it has been tested by time. It was organized in 1890. It is the oldest bank in Towne County and has the largest number of depositors. We feel that every one of these is not alone a patron but a friend. This bank has a host of satisfied customers and invites you to join them.

Now, if you've thought of opening an account here or at some other institution, why not first come and talk it over with us? No obligation whatever. The writer will be pleased to have you ask for him personally, as he would like to explain to you in detail the many conveniences and advantages we offer. Our first consideration is the convenience and safety of our patrons' interests. Your personal visit here gives us a chance to bring out clearly the many ways a connection with this bank will be gratifying to you.

Make up your mind as you read this—decide to come in and talk it over. No harm done if you don't decide while here. The sooner you arrange this the better it will be for you in the shipping season.

Why not make it a point to come and see us within the next few days? We feel positive you will be glad you did.

Yours very truly,

FOLLOW-UP ON BANK LETTER TO FARMERS

This is a friendly communication which repeats the former invitation. The business ability of the farmer is complimented and he is urged to patronize the oldest bank in the county.

Dear Sir:

Recently I wrote you about opening an account at this bank. I asked you to come in and see me personally. Perhaps you've been too busy to make us a visit. I feel sure it will pay you to do so at your earliest convenience.

The farmer of today is a better business man than he used to be. He does business on business principles. He finds it pays to deal with a good bank—the best he can find in his community.

Lots of people you deal with are prone to judge you by your bank. Not all of them do, but some. This is only *one* of the advantages of having an account at the Towne County Farmers', oldest and largest bank in the county. We are ever ready to offer you fullest service in any business transaction where a bank's functions will be helpful.

In shipping your product to market you will find it safer and more satisfactory to deal through your home bank. The sense of security alone is worth a great deal to you. Why be without it when it costs you absolutely nothing?

If you carry no account now, or if you patronize some other bank and want a change, now's the time to come and arrange it. We want your business if you feel, after talking it over with us, that it really will benefit you to deal here. We would want you to feel just like hundreds of other satisfied customers who have been with us many years.

Come to town. Drop in and see us. Ask for the writer personally. He will be glad to meet you whether you're ready to do business or not. This is a neighborly bank and everybody is welcome.

Yours very truly,

SECOND FOLLOW-UP TO FARMERS

The reader is urged to consider the benefits of dealing through an old and reputable bank. Size of account will not affect the bank's willingness to serve its depositors at all times.

Dear Sir:

You will think us persistent. This is our third letter inviting you to come and open an account. We write again because we want all the *good customers* we can get. Good customers have made this bank the largest in this county!

Doubtless you hire the keenest lawyer, the best doctor, the

ablest veterinarian, because you know it might be expensive *not* to. So with your bank. Deal at the best known, the oldest. It pays. Of course there are other good banks in this county, but we believe we can satisfy you so well you will be glad you decided on the Towne County Farmers'.

In money transactions between you and your neighbors, or in deals with people at a distance, having your account at a reputable bank is evidence of good judgment, foresight, reliability. People have more confidence in you. They feel the same security *you* somehow feel when a man hands you a check on a good, strong bank or deals with you through such an institution.

Whether your account be large or small, you get the *utmost* in service, consideration, and courtesy here. We do not measure our service by the size of your balance. Many of our best customers started with modest accounts—we treat everybody alike. You will be well taken care of, and a small account is just as welcome as a big one.

Let us be of service to you in any and all financial transactions. Our experience and facilities may be helpful to you in many ways. It is a good bank's duty to offer guidance in these matters, so you never are under any obligation when we have served in that way.

The writer again extends to you a cordial invitation to call. Even if you only drop in to get acquainted, both you and the bank will have made a start in the right direction. We like to know all of our neighbors. You are welcome at any time, but the sooner you come the better. Just inquire at the teller's window for the undersigned. It will be a pleasure to him to have a chat with you and "show you through."

Yours very truly,

COUNTRY BANK SOLICITS OLD CUSTOMERS

Here is a friendly letter urging the return of an old patron to the bank he once favored. He is assured that if any misunderstanding caused the withdrawal of his patronage it was an unintentional error.

Dear Sir:

When a good customer's account in this bank becomes inactive or is closed and he doesn't come 'round any more we naturally wonder why. We really like to keep our friends; we don't like to lose them.

If one of our valued patrons becomes dissatisfied in the slightest degree, we want to know it. We insist upon finding out just what the trouble was and promptly correcting it.

Of course, in a busy bank like this little things are bound to happen sometimes that may make a customer dissatisfied. When this takes place, if the customer will just speak right out about it he will find us ready and willing, even anxious, to remedy the difficulty.

If anything of the kind occurred in your case, I will say, on

behalf of this bank, that it was an error of the head and not of the heart.

We want your business; we can take good care of it. No bank in the county or in the country can give you any better service, and no bank is more willing to offer you every advantage its facilities afford.

If you are selling or have sold your crops or livestock, why not continue to keep your funds at the largest and oldest bank in the county? With banks as with individuals, old friends are best.

Come in and see us, anyway. Don't be a stranger. We would like to feel that you have not forgotten us, and a friendly visit may turn out beneficial to both. Better come in tomorrow, while the thought's warm in your mind.

Yours very truly,

FOLLOW-UP SEEKING RENEWAL OF ACCOUNT

The former depositor is again urgently requested to explain any cause for dissatisfaction. A personal visit is cordially invited in order to straighten out any possible misunderstanding.

Dear Sir:

Not having heard from you in response to our recent letter, we write again to say that this bank would very much like to see you renew your active account.

If you have any cause for dissatisfaction, a frank statement to us will, no doubt, clear up the difficulty promptly. If we have been at fault, we want to make amends; or if any one of our employes, through neglect or otherwise, has failed to give you good service, you are doing us a genuine favor to report it. The only way we can perfect our service and maintain harmonious and pleasant relations with our customers is to find out where our faults are.

Every officer and employe in this bank has been impressed with the fact that *the patrons' interests come first.* Without customers there would be no bank; hence we aim at all times to see that each and every patron receives every consideration we can provide for him.

As you once favored us with your patronage, it is natural for us to want you to continue. You are the kind of customer we don't like to lose. We say this without any wish to flatter you.

Perhaps a little personal chat between you and the writer quickly would straighten out any little dissatisfaction you may feel and which we, at this time, know nothing about. It will take but a few moments of your time to come in and see us the very next visit you make to town.

Whether it results in a renewal of your business or not, I shall like to hear how things are going with you and whether there is any way in which this bank can be of service. Come in any day, if it is only to shake hands.

Yours very truly,

Banking Service: Savings

AN ACCOUNT ONCE BEGUN KEEPS GROWING

Here is another good savings talk that can be used for general solicitation. The proposal of a test is good psychology—sure to prove productive.

Dear Sir:

This bank welcomes you as a savings depositor.

It believes you will feel better, fare better, sleep sounder, and enjoy life more deeply through the satisfaction of having a snug savings account here—an account you began perhaps in an indifferent way, but which grew and grew until you began to take a real interest in it and found real pleasure in adding a nice deposit at every opportunity.

Many savings accounts are begun in a half-hearted sort of way. People often start them "just for fun." They somehow feel as though they *need* to save but *cannot*. Yet once they've begun and the account begins to grow, it is a source of great comfort and satisfaction.

We urge you to try the plan of opening a small account. After you've deposited even a few dollars see if the impulse doesn't come over you very soon to make *another* deposit; then another and another—and thus you keep on, happily adding to your growing capital.

This habit of saving is simply a natural human trait that leans toward self-advancement. The man or woman with a savings account has a sense of security and a feeling of independence that in themselves are worth a great deal.

A savings account, too, puts more pep and purpose into his or her daily life. You find, as many others have found, that the road to independence is by way of the Receiving Teller's window!

Don't hesitate; don't wait; don't argue with yourself—just *begin*. We're waiting to welcome you—come in right away and get started.

Yours very truly,

START A FUND FOR THE FUTURE

Proving that a fine pride is back of the impulse to save, so as never to be dependent upon others, this argument is very appealing to prospective savings depositors.

Dear Sir:

Here is a big, vital thought about saving that came from one of the brainiest men that ever lived: "There is a law of compensation which somehow or other makes us work in old age for the things we wasted in youth."

There is a thought for you and me. The more we think of it the more we will see that it is true.

Some people seem to find it awfully hard to save money. That's because they have not thought sufficiently on the subject. One must correctly analyze one's income and one's expenditures. It is surprising how often we find easy ways to save on everyday expenditures. All it takes is a little figuring, a little study, a little determination, to put sensible economies into actual practice.

The impulse to save is born of a sterling human quality—that of pride. It's a fine pride which impels one to start a fund for the future. A fine pride that makes him determine he will look to himself for all the things in life worth while—that he will save so that he and his loved ones never will have to ask anyone for financial assistance.

Just a few dollars are enough to start you—don't hesitate about it, no matter how few they are. Make a beginning. That's the big thing. You will be glad you took the hint. Later you will have real cause to rejoice.

Monday is a great day to save. The other good days are Tuesday, Wednesday, Thursday, Friday, Saturday, and Sunday.

We pay 4 per cent interest on savings accounts.

Start an account here today. Don't even wait until tomorrow. Just think—the sooner you start the more you'll have. That makes delay expensive, doesn't it?

Yours very truly,

WHAT A BUSINESS GENIUS SAID ABOUT SAVING

Here is a good, solid appeal sent out by a bank to prospects for savings accounts. It quotes the great and simple words of an empire builder on the subject of thrift.

Dear Sir:

There are any number of fine old mottoes about saving. The wise men and philosophers have said and written many pertinent things on the subject.

Human experience has proven beyond the question of a doubt that the spendthrifts of today are the needy people of tomorrow.

One of the best business men that ever lived was James J. Hill. This is what he said about the habit of saving:

"If you want to find out whether or not you will be a success in life, the test is simple and almost infallible: Are you able to save money? If not, drop out. You will fail. You will fail as sure as you live. The seed of success is not in you unless you can keep part of what you make."

This bank is here to encourage everybody in habits of thrift that provide for the future. It is easier to save than you may imagine. Saving becomes second nature, just as spending. Once you experience the gratification of putting by regularly a portion of what you earn you will be sorry you did not begin sooner.

Come in and start an account at once. It doesn't matter how small your beginning—make a start with any amount—the rest is easy.

We pay 4 per cent on savings accounts; 5 per cent on certificates of deposit. Interest computed semi-annually.

Be decisive; decide now. Why not begin tomorrow?

Yours very truly,

Trust Company: Fiduciary

CORPORATION VERSUS INDIVIDUAL AS EXECUTOR

Proving that absolute safety lies in having your affairs administered by a trust company and not by a relative or a friend. The company offers its service and advice in the drawing of wills.

Dear Sir:

The human being never is infallible. A man who names his trusted relative or friend as sole executor does what he thinks is wise and safe. But the idea is out of date. It did not survive, because it was not a good idea. There is only one way to protect the interests of your loved ones and the future of your estate—and that is through a corporation acting in a fiduciary capacity.

The fortunes of the individual executor may change. He is a child of fate, subject to accident, illness, disease, disaster—moral, physical, financial. He may be the worthiest person in the world, yet luckless providence or bad judgment may change his status in life. This might, even against his own will, affect his administration of your affairs.

The Trust Company never gets sick, never is in trouble. The legal restrictions under which it does business protect your interests as well as those of its other clients.

Your estate isn't in the hands of one man, but is carefully safeguarded by a well-established impersonal system that is ever vigilant, rarely makes mistakes, never speculates, invests only in securities of known value—and in every way affords a complete protection that gives you peace of mind.

We are glad at all times to have you consult our Counsel about making your will, even though you are not ready to have the document prepared or to change the one you already have drawn. Perhaps his suggestions may solve some problems that now confront you.

You are cordially invited to come in at any time.

Yours very truly,

Selling on Commission Basis

SEEKING AGENCY FOR MANUFACTURERS

To manufacturers who look beyond a purely local market a proposition of this kind from the right firm offers an attractive opening. It provides an inexpensive means for wide distribution of the product.

Gentlemen:

You of course want the best possible representation for your goods in this territory. You are entitled to maximum sales from every buying point therein worth while.

It can be done! And with minimum expense to you!

We do a commission brokerage business along broad lines, and employ six salesmen to cover the South Middle West, selling every type of women's wearing apparel.

If your goods are new and attractive in style, and right in price, we can do a gratifying business for you throughout the locality mentioned.

We would be in a position to handle your line, however, only if you are able to give us the South Middle West as exclusive territory. In addition to carrying your line on the road and advertising in our catalogue, it would have adequate mention in our weekly letters to the trade sent out from this office.

Our commission terms are 7½ per cent—with 50 per cent on account when orders are accepted, the balance after goods are shipped and accepted by customer.

If our terms are satisfactory to you, kindly send us your samples, express prepaid.

Awaiting your further advices, we are,

Yours very truly,

SHOWING ABILITY TO GET GOOD PRICES

This is a good letter to go to cattle shippers. It brings out the strong features of the firm's selling equipment. This means dollars and cents to ranchmen and farmers sending livestock to market.

Dear Mr. Williams:

We want you to know that Dick Sullivan, E. N. Hawkins, and Bill F. Morton are our cattle salesmen. *Three Winners!* Twelve-cylinder men. They've been right in the front trenches for twenty years. They have the experience, the training, the getability. They're hard workers, on the job early to sort your cattle, ready to catch first buyers. They know how to get the last nickel for every animal.

Few firms can offer you such first-line fighters in the battle for top prices. White Brothers' crack gunners always give a good

account of themselves. Messrs. Hawkins and Sullivan sell the steers, and Mr. Morton the she stock.

Each is a shrewd, careful trader of long experience. Each is recognized as among the hardest and most conscientious workers at the yards. With a complete crew of assistant salesmen, yard and barn men—all energetic and trained to the job—we can give each consignment, large or small, the best care at all times.

As we were the first firm in the commission business at Omaha, we've the best location in the yards. It's right at the entrance of the Selling Division, where all buyers see your cattle and have a chance to buy them. This means early sales and cattle weighed before the fill is lost. You realize this great advantage. It means extra dollars for you in every car you consign to White Brothers.

You know our financial standing, record for top sales and good service. In asking your business again this year we assure you of fair, honest treatment—and a big smile of satisfaction on your face when you get your returns.

Yours truly,

FEATURING ABILITY OF FIRM'S SHEEP SALESMEN

Skillful traders in sheep are valuable assets to any livestock commission house. Here the reader is impressed with the individual ability of the two men mentioned. Letters like this bring the business.

Dear Sir:

Ed S. Gordon and John E. Paul are the Stars of our Sheep Department at Omaha.

Mr. Ed S. Gordon has handled our sheep business for years. Sheep is his middle name. You see, it begins with "S." He's met with the Success that comes to all aggressive fellows. We're happy to say he'll be on hand as usual this season. He will give each consignment his excellent personal care and attention. Ed, you see, is not only a dev'lish hard worker; he's one of the most skillful traders in the yards.

Mr. Gordon will be ably assisted by Mr. John E. Paul, who also *knows how. His* middle initial stands for Energy. He was with Collins for seven years before we captured him. Trained in a great school, John is an energetic worker and a very careful trader.

We are asking for your sheep business on our merits and record. "Service" is a much abused word. We prove ours by Performance. Action beats utterance. We have but one rule: To give good service to each and every man, whether his shipment consists of two cars or of twenty-two. We want him for a friend as well as a customer.

If you want the service of good, active, skillful salesmen; if you want top prices, prompt returns, and satisfactory service all round—tell your railroad agent to bill your consignment to White Brothers.

You'll never regret it. You'll be downright glad when you hold

in your hand that crisp check which represents full value for your stock.

Very truly yours,

PROMISING GRAIN SHIPPERS BEST SERVICE

In a convincing way this letter assures the reader of the highest possible price for his car of wheat, and full protection of his interests, through the firm's vigilant methods and a convenient private-wire service.

Dear Mr. Brown:

Your car of grain in our care gets every advantage our long experience and better facilities can give it. This means every advantage you'd give it yourself—and more!

You don't have to *go it blind* in selling your grain! Your own telephone will connect you with our private wire to Winnipeg. This keeps you advised at any hour just how the market is.

We are glad to offer you this Special Service. It means dollars and cents to you. *It means practically that you have a private Winnipeg wire of your own.*

And you sleep o' nights when we handle your grain. You know you'll get every dollar your car possibly can bring. Our vigilant private wire never sleeps. It helps keep close watch over your interests.

In fact, our improved service is all for your protection. So you're missing something if you fail to use it. Raising a crop of grain entitles you to every dollar it will bring—nothing less.

The business of this company is founded upon the solid principle of looking out for our customers. Not only reliable service, but *superior.* You profit by our better facilities.

For safety and satisfaction's sake, have your bill of lading read: "Notify Prince Grain Company, Winnipeg."

We serve many of your neighbors. Why not *you?* And why not *now?*

Yours very truly,

A HUMAN LETTER ABOUT ENLARGED FACILITIES

Announcement of new offices and better working conditions is here cleverly used to keep in touch with the trade. The letter is quite a departure from announcements of this kind.

Dear Sir:

Our president has been visiting us. You know he lives in Chicago. A few days before he left, the big boss sez to me, he sez:

"You're too cramped in this place. Don't be so darn stingy. For Heaven's sake, give your boys and girls more room to breathe! Guess you've been too busy to notice it, but this place is crowded like a sweatshop."

So nothing would do but a string of bigger offices on the ninth floor, entrance numbers 952 and 954. They look right out over on old Broadway.

More space, more helpers, more fixings (more expense—dog-gone it!), all bristling with new efficiency, in the cause of *better service for you.*

Oh, we live, breathe, work, eat, and sleep that one thought: "Service!" A much-heckled term, but real truth when it comes to quick freight forwarding and real saving of money, time, and a fellow's good disposition.

We're here to demonstrate and prove. Action beats oratory. *Command us.*

Yours very truly,

OFFER TO HELP SELL INVENTIONS

Here the writer describes his two different methods of marketing inventions of every kind. The letter instills confidence in the writer's ability to put the inventor in touch with prospective buyers.

Dear Sir:

We are glad to get your inquiry. It should result in our mutual profit.

Read the enclosed literature about the attractive inventions we now are featuring. These have been introduced just recently. There's a widespread demand for them. We are making shipments to all parts of the United States, Canada, even Africa and Australia. It proves positively that any invention of merit has a big demand.

So we desire to buy others—possibly *yours.* Maybe it's just what we want. Perhaps the public has long waited for it.

We can make you two different offers: 1. We will handle your invention ourselves, buy it outright for cash, or manufacture it on a royalty basis. 2. As specialists in patent sales and as advisers, we help you dispose of your invention. In this service we assist only a few clients at a time.

We can direct you to the most likely buyers of your invention, and advise you as to the best method of presenting your case to close the sale successfully. We show you how to interest wealthy men in your community by incorporating a company to manufacture inventions.

We are not patent attorneys. Our mission is not to urge you to apply for patents. We buy your invention or help you make money out of it by interesting others.

Experience shows that where an invention is not marketed the expense of perfecting it and obtaining the patent is a dead loss. Millions have been tied up in unsold patents. No use spending hard-earned money getting patents if you do not *sell* your invention.

It is one thing to invent an article. It is another thing to dis-

pose of it successfully. Lack of capital has smothered many a great invention. Many a clever idea has been lost in the quicksand of Failure through need of the almighty dollar.

Realize on your brain power—do not lose the fruits of your inventive genius. Other people will put up the money. It can be done—and we will help you. We will save you time and missteps and show you the short cut to success.

To protect our clients, also to eliminate worthless inventions and partially cover office expense and special investigation, we make a small examination charge of $10. This fee covers the use of all our facilities in thoroughly examining your invention, including a special search for conflicting patents. Then, if we can market your device ourselves, we will make you a substantial offer for it immediately.

If not in our line, but salable to others, or if you decide to manufacture inventions yourself, we will instruct you fully in methods of raising the money, and assist you therein, for an additional fee of $20.

If you have an invention of merit, remember this: Grover Cleveland said that *seeing* the opportunity and *seizing* it were two different matters. Don't let the matter lag—don't let the precious days go by without *action.* The greatest of all inventors, Edison, said: "Success in inventing doesn't come from inspiration so much as from perspiration."

So get busy on this vital matter today and send us a complete description of your invention. Attach to your description a remittance of $10, so that we may proceed to give you all information at the earliest possible moment.

Success—a bigger future—soon may be yours. Who knows—perhaps Destiny waits 'round the corner.

Yours for achievement,

FOLLOW-UP OF INVENTION-SELLING LETTER

Here the writer has learned something of the prospect's invention. He tells about its possibilities and makes a definite proposition to place it on sale.

Dear Mr. Smith:

Every day we've expected your answer. Perhaps our letter miscarried; perhaps you've been too busy. But, whatever the cause, you should not let it retard you any longer.

This is the day of quick successes—swift achievement. The plodder belongs to a dying race. The man who *goes right in and does things* is the man of the hour. You cannot afford a day's delay in this important matter of marketing your invention.

Patent selling is a business in itself. It requires experience, aggressiveness, initiative, and, last but not least, a wide knowledge of the proper markets for patents.

The Harvey Organization offers you a rare combination of

experience, skill, and superior selling ability that opens the way to success for your invention. This organization will save you from mistakes, loss of time, loss of money, disappointment—failure.

You want to deal direct with the right people. Our extensive connections with manufacturers enable us to put you in touch with real buyers quickly. This is the big thing for you to remember.

It is a strict rule of this organization to handle only a certain number of patents at a time—and each must be one of absolute merit. This policy of thoroughness and concentration enables us to guarantee a sale in over 90 per cent of cases. Where we believe the patent will not sell, we will not solicit the business.

We believe your invention thoroughly practical. In our opinion, it has merits that probably will appeal to a certain class of buyers. We feel so sure of this fact that we have gone ahead and ordered a special examination in your case made at our own expense. You can see our reason—we feel that your patent is going to be a great money-maker, and, considering the opportunities for it in a country of a hundred million people, the profits that loom up are simply *mountainous.*

Now, the expense of new dies and metal-working tools and the risk in placing things on the market have been making the average manufacturer hesitate with many meritorious inventions. Therefore, with your own interest at heart, we make you the following proposition, subject to immediate acceptance:

We prefer to sell your patent on a commission basis. We can dispose of it for a much larger sum than it would justify us to pay now. We have in mind parties who have written us recently to watch for inventions such as yours. We believe we can negotiate a good sale for you immediately. That's what you want. You invented something of real merit. Now you want the reward.

In order to get quick action for you in this matter, we ask that you fill out the enclosed blank promptly and return it with $20 remittance today. Then, after we complete the search we are now making, should we be able to use this invention ourselves, the fee you remit today will apply toward any other invention you want us to sell for you. Furthermore, if we do not close the sale of your present invention, we will, without further charge, negotiate the sale of your other patents until we consummate one of them successfully.

Thus you are thoroughly protected—we guarantee unlimited service until the sale has been made. You could not ask for a more fair offer than this. Not alone do we place all our facilities at your disposal for this modest fee, but we guarantee to follow the matter through until we make a sale either of this invention or of some other one for you.

Now, we have made you our best proposition. Understand, we do not sell any patent on a commission basis alone. You doubtless have $20 worth of faith in your own invention—and we have already proved our faith in it by ordering an examination on our own responsibility and at our own expense.

Therefore, it is up to you to act today. Fill out the blank enclosed. Send it with your remittance. Do not let anything stop you. Quick action is the only thing that will get you the result you so much desire.

Yours for success,

RESIDENT BUYER OFFERS CO-OPERATIVE SERVICE

Here the writer proposes to act as resident buyer and watch local markets for several different concerns at a big saving in the costs to each firm employing him. Many concerns find this plan a profitable one.

Dear Sir:

Herewith find an article clipped from the Daily News Record of April 11. It shows that the clothing market *needs watching* this year. I have a plan to do this for you at very small cost. It is as follows:

I propose to represent ten coast concerns, one in each city, as resident clothing buyer in this market. I will also keep them closely informed of conditions in the textile industry throughout the year.

My experience as clothing buyer and merchant extends over thirty years. I am well and favorably known throughout the entire clothing manufacturing industry. Any merchant, manufacturer, or traveling man who has visited San Francisco within the last twenty-five years will remember the name. I can promptly furnish personal references from ten of the largest manufacturers, should you be interested.

You need a resident buyer of broad experience, unquestioned ability, and judgment. I can prove to you that I possess these qualities. The need of such service is big and vital to you during the coming year. It may be costly to you not to have it.

Personal trips to this market are very expensive, and here is your opportunity to have a capable resident buyer *constantly* on the scene, at *one-tenth* the cost.

I hope to hear from you by return mail. As stated above, I will represent but *one* firm in each city. I would like to represent *you*.

Yours very truly,

TO MANUFACTURERS SEEKING BUSINESS ABROAD

Here the reader instinctively feels that he has an opportunity to get in touch with one whose practical, constructive experience will be of great value in building business overseas. The letter takes up very pertinent points.

Gentlemen:

You are seeking business abroad. You believe when foreigners know your goods they'll buy them. You feel that as they begin

to know them better they'll buy more. Very likely you are quite correct.

But do you know *definitely* what those markets want? What quantity of goods like yours they use annually? Where they now buy the bulk of what they use? What prices they pay? Why they do not buy more of *you?*

Whatever you produce, the total quantity now exported is less than 10 per cent of Europe's consumption. Probably less than 5 per cent. This is a fact. And it can be proven.

For the last three years the writer has operated a large manufacturing plant in Spain. So he has had actual experience in trying to buy American supplies of every kind over there. This experience perhaps will interest you. It is embodied in a Special Portfolio being sent you under another cover. It will enable you to judge whether or not it is easy for the consumer to find American goods—your goods, perhaps—abroad. After perusal of this portfolio you may agree that it is high time American enterprise radically improved its methods while it still has the opportunity.

I am at your disposal for an hour if you wish to discuss this situation constructively—then, if you feel that the writer can be of real service to you in increasing your business abroad, it is possible we can come to some mutually satisfactory arrangement.

Yours sincerely,

Accounting

ACCOUNTING FOR ATTORNEYS AND EXECUTORS

Here a special accounting service is offered for those in charge of estates who want to make the very best showing. This letter follows the excellent rule of getting right at the heart of the matter in the opening line.

Dear Sir:

Good accounting will reflect credit upon your administration of an Estate. For years we have specialized in accounting for Attorneys and Executors in Charge of Estates.

Being thoroughly familiar with all the necessary forms required by the Surrogate's Court for this work, we offer you long and valued experience that assures accurate and orderly administration.

We know exactly what is necessary, from beginning to end—thus our service relieves you of much work and worry, and often considerable confusion, both in keeping the books and rendering statements from time to time as required by the court.

Our specialized knowledge is at your command on very reasonable terms, and all we ask is an opportunity to demonstrate both the value and the accuracy of our work.

If you now have on hand a matter requiring this kind of service, kindly telephone Brockton 4709 and we will send promptly a representative to see you. His visit entails no obligation and may be the means of saving you time, trouble, and money.

We can furnish many convincing references from some of the best firms in New York that have used our service in the past.

Why not call us up while the thought's in your mind?

Yours very truly,

BOOKKEEPING METHODS THAT MEAN ECONOMY

This letter exploits the merits of an accounting service which is worth many times its cost. It brings out clearly and effectively that improved methods will eliminate many losses.

WARNING! LOOK OUT FOR THE LITTLE EXPENSE MICE THAT GNAW HOLES IN YOUR PROFITS!

Dear Mr. Smith:

Beware of the needless leaks. Catch the unsuspected losses.

No matter how sure you are of your books, little elusive drains are costing you something every day. Let us prove this to you. We can come into your office right now and point out *many vital economies* you can put into effect at once.

Like many other busy men, you're too close to your business to

see these defects, losses. So are your employes, however efficient. It takes somebody from the outside. You'll acknowledge that.

Your clerks are honest, competent—yes. But they've had little opportunity to study the newest loss-checking things in account ncy, the minimizing of your overhead.

In these we save you a thousand times the cost of our service. And we can do it right away.

Your business may be economically run, but it should be absolutely loss-proof, and we're ready to make it so. Where we've made audits the systems are perfect, the expense is scientifically held down. Let us go over your books and *do the same for you.*

Find out at once what this examination would mean. Mail the enclosed card today. It merely brings us in to talk things over. Not the slightest obligation! And our visit will result in suggestions you'll appreciate.

Yours for economy and efficiency,

PROVING THAT A GOOD AUDIT IS AN ASSET

Here the value of an audit is well expounded. The idea of its effect upon the firm's standing and general credit is one that will strike deep with the thoughtful business man. It is a vital point, well included in any accounting letter.

Dear Sir:

A good audit is eloquent evidence of your firm's growth. It speaks of your progressive spirit, your modernism. It means you are down-to-now in thought and action. It has a good effect upon everyone with whom you deal. Banks and business houses promptly conclude that you are successful and proud of the condition of your business. They like to deal with a firm like this—they usually extend credit readily.

In addition to the above advantages, a good audit also gives you better and bigger ideas about the possibilities of your business. Furthermore, it puts you on your guard against mistakes of the past.

Our auditing service differs from the ordinary—we have a specialist for every branch of this work. He knows that one branch well. He does nothing else. When we undertake your work this group of specialists concentrates on your Accounting system, thoroughly analyzes it, and brings to bear all of its expert knowledge.

Your tax problems alone, properly analyzed, will mean a much bigger saving than you thought possible. Our attorney has had long and valued experience in this particular work, and you get the full advantage of his services without additional charge.

It does not obligate you to have one of our representatives call. His suggestions may prove the desirability of having an audit made or a new Accounting system installed. Write us today, stating just when you want to see him. Your letter will be productive of many benefits—and they will be immediate.

Yours very truly,

THE BEST IS NONE TOO GOOD IN ACCOUNTING

Here the argument of quality is well brought out by showing the necessity for employing the best surgeon where a vital operation is necessary, or the most skilled attorney for an important lawsuit. Such an appeal reaches the virile business man.

Dear Sir:

You promptly call for the most reputable surgeon if there's something the matter with your appendix. You look for the most skilled and resourceful attorney when you have an important lawsuit.

You should feel the same way about your *Accounting*. You want the best, because anything else might prove very expensive indeed.

On the Forbes staff there are none but principals to concentrate on your problems. These principals have had long and valued experience in providing money-saving methods for progressive concerns that wish to do business efficiently at the lowest possible cost.

Your Accounting system is an important consideration. Or if you need an Audit, that Audit can be either an asset or a liability.

These are times when the institutions with which you deal judge you by the way you keep your books, because your business transactions will reflect this in many ways.

Perhaps there are means and methods in Accounting that may not be known to you which will save you thousands of dollars. Don't you think items like these are important enough to investigate? Certainly they are!

Drop us a line. It will be a signal for one of our experts to call on you and give you more details. Surely you will lose nothing by it—and perhaps it may lead to a mutually profitable arrangement.

Yours very truly,

DOING FEWER JOBS AND DOING THEM WELL

This letter takes up the idea of having accounting work done by the individual members of a smaller concern rather than by a staff of assistants in a larger organization. The argument has a very strong appeal.

Dear Sir:

Like the old violin maker, we prefer to do fewer jobs and make each job a masterpiece. You get the full benefit of this sincere, earnest concentration when we make your Audit.

We offer you a vital advantage in this work—your job gets the close personal scrutiny of a compact, efficient organization, with its work so skillfully systematized that it can give its very best to the work that is so all-important to you.

Our firm so arranges its working schedule that the principals themselves actually oversee everything that is done. Our organization is imbued with new ideas—but its members are old heads in

the profession, having done work for many of the largest firms in this country and in Europe.

You therefore get the benefit of every new time-saving idea and device in Accounting known to date. Every short cut, every easier, simpler, more efficient solution—every down-to-now method that will clarify and make more perfect your Accounting or improve your Audit—is brought to bear through the Forbes Service.

Our principal idea is to have you so supremely satisfied you'll come back again—and even mention us to others whenever the occasion arises.

We ask you to put us to the test as soon as you desire. The sooner the better. Let our man call and tell you more about the advantages we offer. You are not obligated through his visit. May we hear from you—by return mail?

Yours very truly,

IT IS BEST TO PATRONIZE HOME INDUSTRY

This letter argues well for the principle of having one's accounting work done by a home concern and not by outsiders. The difference between service by principals and service by assistants is pointed out clearly.

Dear Sir:

We are home folks. Our business is established here near you. Naturally, we take a real heart interest in serving home people. We want to make you so well satisfied with our Accounting and Auditing work that you'll never go on the outside for it.

Hence we're not after just one job. We want your regular patronage year after year, through giving you service that makes you tell your business friends.

Here we are right near you—a corps of specialists, each one skilled in a particular branch of this work. So you cannot find elsewhere anything better than you have right here at home.

When it comes to an Audit, be a bit careful—choose an organization where *personal service* is the big idea. Our work is done by ourselves. Not by a force of assistants. Too often your work is not done but only *supervised* by them—not the experts, not the skilled men, not the fellows who recognize vital mistakes or wrong methods in the twinkling of an eye.

So it's worth your while to get a good Audit, a real one, while you are at it—not just an Audit.

Wouldn't it be well for you to give us a few moments in order to explain? Without the slightest obligation to you, our representative will call and go into the situation fully. After he knows what you want done his suggestions may not prove unwelcome. Why not drop us a line while this letter is before you?

Yours very truly,

MEANS MONEY TO ANY BUSINESS FIRM

Here it is proven that this firm's specialized system of making audits is a money-saver to concerns that want to be down-to-the-minute in their bookkeeping. This letter tells the story of higher efficiency in a way that creates conviction.

Dear Sir:

We have acquired valuable ideas and a deeper insight into Accounting that are worth dollars and cents to you in your business right now.

Each man in our organization is a specialist in one particular branch of this work. He devotes all his time, thought, and energies to that one thing and nothing else.

Our specialized system of making Audits means greater efficiency, better results, and time and labor saved that otherwise *you* would have to pay for. But *somebody* has to pay for inefficient accounting methods—it is the man who is not careful in his choice.

Because we have introduced new principles in this work that mean economy of time and labor, we can substantiate our claim that we save money for those employing us. Our newer and better methods are in keeping with the progressive lines on which the most successful firms are operating.

Ours is a *complete* service in every sense. This means you don't have to explain all your business affairs to several different concerns. You want one firm to do the whole job, at one time, and do it 100 per cent efficiently.

Let one of our representatives call on you and explain our work. It will be profitable to give him an audience at an early day. Why not write us to send him at once?

Very truly yours,

Collection Service

OFFERING THE SERVICE OF A COLLECTION AGENCY

With a twinkle of humor, this collection service is placed at the disposal of the reader. His attention is called to the fairness of the contract offered and to the indorsements of other firms. The policy of the service is outlined.

Dear Sir:

The golden season draweth near when debtors will be flushed with ready money. Why, then, O why hesitate to fill out the list blank enclosed and tell us how many more you'll need, so's to be first to share in this harvest of prodigal dollars?

We may seem to jest, but we're in deep, dead earnest. You'll get biggest and swiftest returns on delinquent subscriptions by sending them in to us *right now.* Our well-oiled collection machinery is primed and ready, at your service, eager to begin. Like the mills of the gods, it grinds exceeding small, and *never fails* to bring in remittances.

Our contract's on the list blank enclosed—read it, please. It's so very fair to all concerned it has made hundreds of friends for us. In fact, it's our success foundation.

Then, too, our indorsements from the collected-for and the collected-from are shining examples of performance, if we do get a bit chesty and say it ourselves. But perhaps it is as Mr. Dooley says: *"'Tis awl roight, Hennessy, fur a mon to blow his own hor-r-n, provided it isn't a tin one."*

And every indorsement we use is genuine, unsolicited, and honestly earned—open to investigation as to its authenticity.

There are sledge-hammer collection methods which not only fail, but cost you subscribers as well. We use the hammerless. It isn't as noisy or blustering, but it does the work. It is gentle, free from friction, and *puts it over,* which, as Shakespeare said, is the "consummation devoutly to be wished."

Let the little card enclosed come forward in tonight's mail. The moment you send it you can really begin to feel that certain long-expected remittances are at last headed in your direction. And it won't be only a feeling, either—our check will be in your hands before you're quite ready to believe it possible.

Yes, send the card—it's your S. O. S. We're waiting. Flash the signal.

Yours very truly,

A FOLLOW-UP ON COLLECTION-SERVICE OFFER

This second letter is as serious as the first was witty. It is a businesslike explanation of the policy of the collection agency and further stresses the fact that the agency endeavors to retain the good will of the debtor.

Dear Sir:

You want live cash for those dead accounts!

You want it now. You've waited long enough. You should have it. And we can get it for you.

But, to get your money, and get it quickly, we must have the accounts right away. You haven't answered our other call. Even if it *was* a circular, maybe it meant as much as the most important letter from your biggest customer.

We want these accounts you have given up. We can produce the cash for them. You want this money in *your* bank—not the other fellow's.

We are sure we can get it, and will put up our time and facilities *to prove* we can. All you do is sit back and take it easy. We do all the worrying. We gather in this money you thought was lost and gone. Our plan *gets results.* We've tried it over and over and know.

Our specialty, you see, is hopeless hard-pays, the kind that haven't a grain of promise left in them. We have dealt with that sort for a long, long time. We offer you *experience,* not experiment.

Let's get to work on these things right away. Make us prove our claims, since we're so anxious to do so. Our bank references and testimonials should be all that you require. However, if you want to make further inquiry about us, you certainly are at liberty to do so. We'd be glad to have you.

Tear off the card, get it right into the mail. No obligation, no risk, no uncertainty! We collect your money or you pay us nothing. Could anything be more fair?

Yours very truly,

COLLECTION AGENCY OFFERS NEW SERVICE

Here the writer indicates that he has a new and resultful method for collecting accounts. He mentions strong bank references and other proofs of ability.

Dear Sir:

At no risk to you, we get your money!

You want those uncollected accounts off your mind, off your books. We have a new plan that will go right out and get the cash for you—at no risk to you.

We will resurrect your dead dollars! We will undertake it without the slightest obligation on your part. And we will get all that is due without offending anybody.

This is a whole lot to promise. But it can be done. You pay nothing until we collect—and then only our regular fee.

We furnish you with strong bank references and other proofs of our ability to get your money promptly. No matter what you think of collection agencies, nor what your past experience has been, we offer you a service *different* in performance and promptitude.

We stand on our record. It is clean. We make no exaggerated claims, other than the statement that we know our business thoroughly —and can produce a bankable check for the accounts you have given up as lost.

The time to let us demonstrate is right now. There is nothing to hesitate about. *The risk is all ours.* Tear off the card. Get it right into the mail. You'll count it a lucky move on your part.

Yours for results,

COLLECTOR ASSERTS HIS ABILITY TO GET RESULTS

This is a letter that breathes energy and pep. If the reader has had previous disagreeable experiences with collectors, he is urged to hold himself open to conviction and give the writer an opportunity to prove his ability.

FOUND! A COLLECTOR WHO CAN!

Dear Sir:

I can collect every dollar due you. *Every dollar!*

This is a broad statement. But I'm here to prove it at my own risk.

No matter whether you or somebody else failed to get it; nor how skeptical you are about collectors; nor how dubious of the writer's ability—yet the fact remains that you've found the collector who can—*who can get your money for you.*

Let's not waste time corresponding. Action by me depends on action by you.

Fill out the enclosed claim blank right away and send it in. Put us to test at once. Make us *prove,* at our own risk—not yours.

President Wilson said: "No man's too great to change his mind —in fact, he proves his greatness when he does change it." If you've had an unfavorable opinion of collection agencies, change your mind right now and be open to conviction.

Act immediately.

Yours for results,

FOLLOW-UP OF LIVE COLLECTION ARGUMENTS

The writer makes a strong plea in a very few words. He is willing to assume all the risk, and will give ample bank and commercial references—even a bond, if desired.

Dear Sir:

Give me a chance to show you what I can do in collecting your old accounts.

I'll do it on commission. The risk and worry are all mine. All

you do is—sit back and take in the money. *Money you never thought you'd get.*

I have the system, the stamina, the stability—the stuff a sure-enough collector needs to go out and get the cash.

And I can get *yours* for you.

You are entitled to the same quick results I've gotten for others. I'll give you bank references, commercial references, professional references, and a bond to boot, if you want.

So just fill in the card. Leave the proof and performance to me. *Mail quickly* this magic bit of pasteboard. 'Twill transform your cold, dead accounts into live, laughing dollars.

Yours for action,

ANSWER TO LETTER ASKING COLLECTION TERMS

Here the agent states the terms under which he will collect old accounts. The explanation is given tersely and enthusiastically. The prospective patron is urged to read references and guarantee to assure himself that the writer is the right man to employ.

Dear Sir:

I am very glad to get your letter. I'll get right down to business and give you *the terse facts.*

Not a penny advance fee. No kind of fee until I bring in your money. Schedule of rates on back of enclosed claim sheet. Each claim given a separate file. Your separate instructions on each carefully recorded, strictly followed. No claim abandoned until every expedient of our thorough system has been employed.

Read my references and guarantee attached; satisfy yourself I'm the man to collect your money and who will remit it when he *does* collect.

Take that claim sheet right now. Take a lead pencil. Take your ledger. Take ten minutes. Put down those names, addresses, and amounts. Send us as many as you like—the more the merrier.

Mail it out tonight. You won't wait long. There'll be a crisp check in your mail mighty soon.

Yours expectantly,

LETTER SOLICITING ACCOUNTS FOR COLLECTION

Here is a human style of solicitation that has lively appeal in it. It indicates aggressive collection methods. A type of letter that busy men will read.

Dear Sir:

We want those collections of yours—you want that money long due you.

You can have it. You shall.

Now, no matter how busy you are; no matter how big or important your other mail that came with this—make up that list of "long dues" right this minute.

Get 'em off your books, off your mind, off *their* consciences. For they have consciences, and we'll show you how easy it is to reveal them. Ah, yes, our X-Ray system of collection is most efficient. It locates the conscience and the cash.

Through efficient, earnest, enthusiastic effort we have perfected a collection service that goes farther than any other—and, where others might leave off, it's like Commodore Perry: It has not yet begun to fight! We pledge you perseverance, persistency, promptitude.

Send us a well-filled claim blank right away. Leave all the sweating and fretting to us. We offer you experience, not experiment; results, not rhetoric. No test too severe! But for Heaven's sake, man, give us *some* test!

Yours impatiently,

SELLING A COLLECTION-LETTER SERVICE

In a plan to get business the writer gives away a series of seven collection letters for new accounts. Lots of firms took advantage of this unusual offer.

Dear Sir:

Free to you! Seven Golden Rule letters that will collect your new accounts pleasantly, promptly.

You want these wonderful letters. They do the work. They act like magic. And they don't place you under any obligation. Not in the least. You're heartily welcome to them.

Use them right away on your new accounts and see if it doesn't surprise you the way they get your money and leave no grouch. And while you're using the Golden Rule letters on your new accounts let Collector Nickerson get busy with your old ones. He's likely to have a big surprise in store for you—a genuine silver shower, just like they give a bride!

For I've a well-organized system of subtraction from the slow-pay brotherhood. It doesn't matter how far away they may be, either. We can reach them and make them know we're there. The glad result appears in your mail some fine morning. You're looking in the face of money you'd long given up as lost.

Give me that list right now. Let me get to work on it. I lose if I don't dig up those dollars. So why shouldn't you put me to work when I'm so willing to take all the risk?

Yours for resurrected riches,

SELLING A SET OF COLLECTION LETTERS

Here is a letter that convinces because it explains the difference in collection letters and proves the writer has an accurate knowledge of the resultful kind.

Dear Sir:

I have a wonderful set of Collection Letters which I feel you would like to have. They have been tested and found good. They are getting the money for others, and I feel sure they will produce the same splendid results for you.

As you know, there's a big difference in Collection Letters. Plenty of firms have found this out. Some letters are too strong. They offend. They turn the debtor against you, make him bitter, even vengeful.

Then there are letters that are weak, wishy-washy. They don't talk straight from the shoulder—they beat about the bush.

The letters I offer you go straight to the point. The reader feels the force of them and is influenced thereby. That's the reason this series has been so successful.

There are six letters in this set. Every one has proven a money-getter. You need them if you want quick results in your Collection Department. I am willing to send the set for $15. You will find it a little outlay for a big return.

The matter's vital. To overlook it is to neglect overdue accounts you might collect right now. I will mail the letters promptly upon receipt of remittance, and you will be gratified with the results.

Get off your order tonight. It means better collections at once. Dictate that order now.

Yours very truly,

SELLING A SERIES OF COLLECTION LETTERS

This letter aims at the progressive spirit of the reader, urging him to adopt newer and better collection methods. Alert collection managers are ever on the lookout for letters that rouse debtors to action.

Dear Sir:

You are entitled to the same good results others are getting from my series of collection letters. Why not use tested collection methods instead of experimental ones? The experimental kind cost you postage, printing, and—payments.

It isn't easy to collect money by letter. It requires skillful persuasion, plus a reasonable amount of tact. You can't hit a man with a club and expect him to smile and hand over his money. Many collection letters are founded on this erroneous idea—that's why they fail.

The set of letters I offer you was perfected after many years

of tests. That's why they should prove very valuable to you *right now*—because all the experimenting has been done for you.

These letters should make you a lot of money, for this vital reason: They are not only quick collectors but reduce your expenditures for *collection postage* gradually until you will spend probably less than half of what you spend now. And collection postage is a *bigger* item than most people stop to think.

Modernize your collection methods! Make them *productive.* Put more *efficiency* into them. Drop experiments and try experience —you will note quickly the big difference in results.

The small outlay of $25 for this series may revolutionize things for you. You are one of those men who are ever alert for better ideas. You don't fight conviction—you welcome it. These letters are a big step forward toward efficiency—and dollars you never expected.

Isn't that worth your attention—right this moment?

Yours very truly,

Appraisals

APPRAISAL SERVICE FOUNDED UPON EXPERIENCE

Here is a brief note, following the style of an announcement, which describes the service in a way that carries conviction. Few words are advisable in letters of this particular kind.

SAFE VS. SLIPSHOD APPRAISALS

Dear Sir:

Twenty-five years ought to teach a man to do a thing so well that he can say without bragging he *knows how.*

We offer the buyer, the lender, the dissatisfied owner, the attorney-for-heirs, an appraisal service founded upon positive knowledge of actual conditions, gained in a busy experience of twenty-five years.

You don't want an offhand, haphazard appraisal, derived from unsafe, second-hand information. Our opinions and advice are based upon definite facts, proven conditions, mature judgment.

This company's representatives qualify before any court. Their experience, insight, and mastery of analysis mean much to the man who desires to take nothing for granted and must "make assurance doubly sure."

On any real estate matter it is safest to consult us, and there is no obligation on your part. It is *we* who are obligated—to prove our ability to serve you.

Yours very truly,

Contract Bonds

SPECIAL SERVICE ON CONTRACT BONDS

In this letter the agent offers a service which will eliminate all trouble on the client's part. Special advantages in dealing through him are well described.

VALUABLE INFORMATION FOR YOU

Dear Sir:

You may need a contract bond any day. Every job is different. Every bond is different. Every underwriter is different.

I'm an engineer. Have for years studied bonds and underwriters—their methods and moods. I know your side of it and theirs too.

So I offer you *big advantages* worth remembering:

No delays—I go and see him, present your case clearly, concisely, convincingly.

No uncertainty—I am prepared for all his questions, objections, or overcaution.

No worry to you—I can satisfy all inquiries as to construction, and know whereof I speak.

No lack of confidence—I keep the underwriter fully informed as to the reliability of my customers.

Reinsurance—I deal only with reputable underwriters who can get it. (Many bonds are refused to those who can't.)

Other advantages—Experience, long specialization, wide acquaintance and engineering knowledge—all these I offer you as special protection—the big reason why you should deal through me.

Write down my 'phone number—John 5511. Memory is a fickle thing and you're a busy man—so do it right away.

Yours for Contract Bonds,

Advertising

SOLICITING ORDER FOR INVESTMENT LITERATURE

In an intimate, terse manner the writer offers to write advertising matter that will promote the sale of stock. His past experience and present qualifications are mentioned. The reader is urged to get in touch with him if he wants results.

Dear Sir:

Some men have an idea that all you've got to do is display a new, money-making investment, and, presto! buyers spring up everywhere!

Other men, old and wise in the game, know that it takes a deal of careful education to sell stock—lots of tedious planning, lots of wide experience, lots of enthusiastic selling talk.

You may be one of the first mentioned or one of the second. We don't know. If you're Man Number One, you'll throw this letter into the waste basket and forget about it. If you're Man Number Two, you'll consider it carefully and look around for a good investment advertising man—

And that's where we come in. We're ready to help you in a big way. We offer you ripe experience—a short cut to results. We're old-timers at it. Yet not hidebound. We've lots of young blood mixed with the old, and the combination will work to your profit.

We treat every proposition as something new, but we bring to it our years of tried methods and we get *results!*

That's the big thing! That's what you're looking for.

Put us on our mettle. Let us prove all this. Send for us. Take up the receiver. Say "Vanderbilt 4926."

Very truly yours,

JUSTIFYING A HIGH PRICE FOR SERVICE

This informal letter points out to the reader the wisdom of paying a price he considers high. He is reminded that big men pay the price for the thing worth while.

My dear Mr. Barnes:

I'm sorry to hear you say my charge is too high. Of course every man has his own particular idea of what things like this are worth. But the fact remains:

You want more orders
Your plan is attractive
You have the merchandise
Your prices are right—yet
You're getting meager results
And we've some well-tested plans and ideas that will speedily

remedy this and prove the best advertising investment J. P. Barnes ever made!

Remember, you can't always buy the thing you want at *your* estimate of its value.

Big men, busy men, are learning to pay the price and get the thing worth while.

Think it over—*twice.*

Sincerely yours,

ARGUING VALUE OF ADVERTISING SERVICE

Not the price but what the literature accomplishes is to be considered, the writer urges. To make his ideas more salable, additional suggestions are offered.

Dear Mr. Harmon:

This answers your good letter of the 20th.

With advertising literature it's not what you pay—it's what you get for what you pay.

"You never paid such prices for letters." That's a pretty good sign you've a genuine surprise in store for you as to what a letter can do!

Your mailing campaign most likely needs a new analysis, so that the most attractive and forceful plan may be put into effect at once.

All this you would find in the letter compositions we propose to furnish. You'd get back your initial expenditure a thousandfold.

Furthermore, after you send us the details we'll probably have suggestions about your stationery and printed matter which alone will be worth the price. We make no extra charge for this.

Outside of the mere fee involved, I should be most happy to help you get better returns on every dollar you spend for printing and postage.

Faithfully yours,

SOLICITING ORDER TO WRITE BUSINESS LETTERS

A daring argument advanced in an unusual manner, but commanding attention because it is direct and brief. The reader's attention is cleverly called to an enclosed circular. He is urged to employ a writer whose material will bring results.

Dear Sir:

You want your business letters to make busy men sit up and sign order blanks, or write checks, send telegrams, ask prices, or demand other information.

"Yes?" Then—

No matter how busy you are, nor how important your other mail that came with this—

Be careful! Don't miss reading the enclosed. You can't afford to take the responsibility.

And when you read it bear this in mind: The greatest doctor rarely cures himself. The wisest man can't see his own faults. So the keenest advertiser gets the other fellow's ideas. He doesn't fight conviction; he welcomes it.

Two heads are better than one. Let's get together to plan that new series of letters, that booklet to the trade, that circular to the general public, that magazine page.

Let us send someone to see you. We've a satisfying representative—and he's eager to come.

Won't you name the day?

Yours very truly,

NEW AUTO-TYPED LETTERS FOR MERCHANTS

This letter shows the benefits and low cost of circularizing non-customers for a store seeking to increase its trade. The details of the plan are effectively told.

Dear Mr. Smith:

You want your share of the trade in your town that now deals elsewhere. So this letter is worth your immediate attention. For it brings you a "remedy" you have long sought—the remedy that will cure people of going to your competitors!

No matter how important your other mail today, it will pay you to read this carefully. It affects the vital question of getting into your store the people you've perhaps tried to attract in various ways.

For 35 cents a year you can reach every non-customer in your city every sixty days with a personal auto-typed letter!

That means six different personal letters a year—each so logical, persuasive, and inviting it will be hard for the reader to resist a visit to your store. *The letters are strictly personal—personally addressed, personally typewritten, personal in tone, personal in style of stationery.*

Reaching your competitors' patrons every two months with a warm, winning human invitation of this kind is sure to mean a big increase in new business before the end of the year!

For twelve years I have specialized in getting new business for merchants through personal solicitation. I have a carefully trained staff of experts in this work. The letters we furnish are masterpieces of persuasion, prepared especially for this purpose, under our direction, by the highest-paid letter writer in America.

Each letter of this remarkable series makes non-patrons feel almost obligated to come to your store and share their trade with you—yet with all its pleasing argument it is just such a letter as you yourself would write.

Unfortunately for us, but fortunately for you, Mr. Smith, we can offer this Personal Trade-Getting Service to but one store in

your line in town. That makes it exclusive for you. Your competitors cannot get it for any price. Our Service Memorandum enclosed protects you.

We have already compiled a Mailing List of the people of your town. It was secured at some expense, and contains 12,000 names. This list will be sent to you, so you can check off the people you want to reach. You can also add as many names as you choose.

The big million-dollar mail-order houses have proven the power of Personal Mail Solicitation. Being alert, modern, you cannot doubt its immense possibilities for bringing new business to you. Newspapers, circulars, ordinary facsimile letters, billboards, programmes—all have their virtues, but nothing can reach the heart of the family like a genuine personal letter.

But 35 cents a year, including postage, reaches each non-buyer for you every two months. We take the whole campaign off your hands. We prepare and furnish everything. The six mailings are shipped to you complete, ready to be sent out every sixty days—yet each letter is personal, clean cut — worded, typed, addressed perfectly.

I have signed and enclosed a duplicate Service Memorandum. It assures your getting this service exclusively in your line. The investment is insignificant compared to results. One new customer might pay for it all!

Knowing you fully realize the matter's vital importance, Mr. Smith, I will hope for your answer by return mail. Kindly address your reply to the writer personally.

Yours very truly,

FOLLOW-UP ON AUTO-TYPED LETTER SERVICE

The idea of sending personally typed letters to customers is very alluring to the merchant who lacks faith in the ordinary multigraphed or printed letter. This letter argues well on the value of individually written letters.

Dear Mr. Smith:

Every day I have expected your answer about that Personal Letter Campaign. Perhaps you have been busy with other matters, Mr. Smith, but every day you delay this personal letter system of winning new trade you are letting cash sales get away from you!

Every non-customer in your town is only human. She is impressionable—open to conviction. She may be none too well pleased with what she is now buying. But she likes to feel that her patronage is worth trying for. So a personal letter from you, coming right at this time, may be the only little invitation she needs to bring her trade to you.

Our exclusive Personal Letter Service was offered you first because yours is the best store of its kind in your town. This direct method of attracting patrons exactly fits your kind of store. I can personally assure you, after many years' experience as a

specialist in developing new trade for stores like yours, that at only 4 cents a letter you will find this the wisest advertising investment of your career.

Even if you have to cut down temporarily on other advertising you will be more than gratified with the result. You will see more new faces as the days go by. You will be surprised at the increasing number of them. I don't mean you will have a sudden rush of new trade. But they will come in gradually. The benefit will be solid and permanent.

Selfridge, the master merchant whose American store electrified all London, once said: "Trade is sensitive and often shy. It goes where it's welcomed. It must be kept after!" Mr. Smith, hundreds of people in your town will go where they are welcomed. All they need is a personal letter to bring them right in! And we will send that personal letter for you six times a year at one-fifth what it would cost *you* to do it.

The kings of the Mail-Order Business have proven that no form of advertising is so quickly productive as personal letters. These shrewd men have spent millions sending personal letters. That's how they *made* millions. Mr. Smith, this letter campaign will prove its value quickly. You wouldn't hesitate to spend what it costs on any other vital need of your business. Why hesitate on the most important of all: *getting new trade!*

Our system of producing these wonderful Auto-Typed letters convinces the non-customer your letter was meant just for her. Each is as perfect a personal letter as the one you are now reading. And you may be sure *your competitor never has used* anything like it.

Fill in the attached Service Memorandum. We then will get right to work on your series of six personal letters. We will carefully prepare your year's campaign and ship complete in every detail, ready for instant use.

Give us your decision on the matter today. If every day you delay costs but one new customer, it is expensive service to be without. Stop the loss! Act immediately.

Yours very truly,

OFFERING IDEAS TO SECURE MOTOR-TRUCK SALES

This letter partly explains a winning plan to make a truck sales campaign successful. The interest, initiative, and eagerness to proceed according to individual methods awaken confidence in the writer as a producer of sales.

Dear Mr. Smith:

If you will allow me to get the data which I need for your Truck Sales Campaign from your selling organization in my own way, I can promise infinitely better results.

In the past my plan has been to act as a prospective purchaser, my secretary accompanying me and making minute memoranda of

every word said. Through this method of harmless deception we always have been able to "make a strong case," as they say in legal parlance.

In the present instance, your Truck Sales Department would be "interviewed," without being aware of the fact, by the undersigned and a representative of Lincoln Press, which has a large plant here, and thus would be the "prospective purchaser."

I believe, upon reflection, you will be satisfied to let us proceed with the gathering of this special data in the way we have found most effective. It is all for the good of the cause.

If you will kindly send me all your literature covering Wilson Trucks, with a letter giving specifically, from the Advertising Department's standpoint, the main talking points, it will be ample for my purpose.

It is up to these letters to make an extraordinary truck argument that will produce *live leads* for your selling branches everywhere.

As before intimated, I have an entirely new train of ideas on the whole motor-truck proposition that I feel positive will not only gratify you, but grip *the recipients* of these letters and actually open the way for the Selling Department.

I am very enthusiastic over the prospect of spending the next three weeks working out a campaign which will set off the fuse that lights the dynamic desire to buy.

I know your selling organization can do the rest after the letters have actually implanted the Wilson thought to the exclusion of all others. I am ready at this end to clear the decks for action.

Sincerely yours,

Men's Tailoring

A REMINDER ANNOUNCING SPRING SUITINGS

Showing that this particular tailor is even more exacting than his customer about a proper fit. Inviting the patron to inspect new fabrics that have arrived. The opening line is a wide departure.

Dear Sir:

Tear up this letter and throw it in the waste basket if it bothers you. We mean it only as a gentle, unobtrusive reminder to past, present, and prospective patrons who may be in the suit-ordering mood.

Don't blame a tailor if he's a bit persistent, because very often he sincerely feels clear down to his boots that he can make a suit you'll *like* to wear.

There's a great, big difference in clothes, the men who wear them, and the tailors who make them.

When a tailor is crankier than his customer about a perfect fit, usually the customer *gets* a perfect fit.

Everybody knows the Elite Tailors are fussy about getting every garment *exactly right.* That's why we're so dead sure of pleasing you!

Scores of summery suitings have just arrived and are awaiting your judgment. Better make a choice right away.

Yours very truly,

EXCELLENCE OF WORKMANSHIP INSIDE AND OUT

A demand made by the careful dresser is that the lining and interior finish of his clothes be of the best. Here the writer tersely and effectively plays up these qualities in his garments.

Dear Mr. Smith:

We want to make you a genuine Elite suit for this winter. Even a tailor can be inspired—

Our tailoring spirit is at top notch and our tapeline's itching to take your measure.

The good Lord meant us for tailors. We don't know beans about anything else. Our work is our art, dear friend. Our tailoring shop is our studio.

We can make you a suit that will prove tailors are born and not made. What one of us might overlook, the other would be quick to see, and vice versa. That's why there are *no slips.* Every suit is supremely satisfactory.

And, mark you, the excellence of our garments isn't all *exterior.* The interior finish and linings are right and real and ripless. In

other words, you find the right stuff in them when you go behind the scenes.

That's why Elite clothes are in the spot-light.

Could you drop in today?

Your friends,

TO KEEP YOU LOOKING PROSPEROUS

The well-tailored man carries with him an atmosphere of elegance, good judgment, and success. This is a most valuable business asset which the writer of this letter brings forward in few words.

Dear Mr. Smith:

Good clothes help to make good personality. In business nowadays it's a wise man who *looks the part.* He walks in looking like a million dollars—he's magnetic. He gets what he goes after.

We want to see *you* get what you go after, so—

Somehow, we imagine it's our job to keep you looking prosperous. Incidentally, of course, that has a bit to do with our own prosperity.

An Elite suit has a quiet dignity and elegance all its own. It radiates good taste, judgment—success.

Let us book you for a change of scenery. 'Twill make us both better off—but you in greater measure.

Faithfully yours,

CHATTY STYLE APPEALS TO MANY MEN

Here is a letter written to arouse the man who is particularly hard to convince, as he is hard to please. The argument is well put and spirited. It covers the ground very well.

Dear Mr. Smith:

A cloud hangs over our young lives. It seems that Dame Fortune has slipped us a golden citrus—*in your case.*

We mean we've been unlucky. You've never come in to be measured for that Elite garment—the Suit Supreme.

You have certain things you like *just so* about your clothes—and we're sure we can hit the bull's-eye of your expectancy. A *perfect-fitting suit* is a joy forever, and we've been manufacturing *joy* for a long, long time.

Right now we have on our shelves a new and faultless flock of suitings. One of these is sure to get a hold on your fancy.

Every stitch in an Elite suit is guaranteed. It is built to look and wear well long after ordinary clothes have gone out the back door to the second-hand man.

And, though our prices are far too low for the kind of duds we put together, we hope that won't keep you away.

You're next—come on!

Sincerely yours,

A NEW WAY TO MATCH STRIPES

Here is an important and novel improvement in tailoring that was welcome news to particular men. To match stripes or checks and retain the perfect fit of the back of the coat is indeed a rare accomplishment.

Dear Sir:

A discovery! An invention. An improvement.

Important news for the careful dresser.

Heretofore, you see, the stripes or checks of a fellow's coat didn't *match* at the back, where the seam is. But all that was yesterday. And now they are going to. This store is the ***first*** to introduce an ingenious step forward in clothescraft.

Really, you must come and see what it all means. Any man who takes pride in his clothes will investigate. Furthermore—

You must see this aristocratic autumn array of overcoats and suits. Sumptuous apparel—and yet—the penalty isn't at all severe, say $17.50 to $35 or thereabouts.

The question is: When will you deign to try on these royal robes? We're waiting, willing, watching.

Welcome!

Yours truly,

WANTING TO MAKE HIS SUMMER SUIT

A tailor's letter to his old customers sometimes admits of a few live colloquialisms, provided it isn't overdone. There are no rules against it, if not carried too far.

Dear Sir:

We're thinking about you. You and your summer suit. It sorta worries us. We'd like to make it, if it *is* to be made.

A flock of featherweight fabrics are here awaiting your inspection. Properly carved by the clever shears of our master designer, one of these will make you a cool, crisp, summery suit. You'll get a world of satisfaction out of it in the sweltering days to come.

Can we coax you to come in and look 'em over? Then if you make a choice, the moment you mount the measuring-block you've our iron-clad guarantee of satisfaction.

No fit, no funds. Isn't that fair?

Yours very truly,

Women's Tailoring

ANNOUNCING NEW FACILITIES AND MANAGEMENT

This sensible letter is satisfying to the woman who constantly seeks the very newest creations in dress. In the case of an exclusive establishment it is not well to make this kind of a letter too flowery or too insistent.

Dear Madam:

It is with pleasure that we announce our greatly increased facilities for designing women's apparel. Our service has undergone marked improvement.

Also, we have spared no expense in adding to the already large stock of fabrics shown by our predecessor, Brown, Inc.

Many authoritative new models and designs of the coming season already have arrived. We feel safe in saying there are many agreeable surprises here in store for you, if you are expecting to find something delightfully new.

Chic and fascinating ideas for dresses, suits, evening dresses, and gowns. The most recent creations in fur pieces and capes.

Our workmanship is of the highest standard, as you will know when we say that Mr. R. Jordan Duane has matters under his personal direction.

Why not decide immediately to make an early selection? By all means come and look over our splendid new stock and materials. Not the slightest obligation if you do not order. *Uniform courtesy* is our unfailing custom.

Hoping to see you soon, we are,

Yours very truly,

Machine Patterns

THE ADVANTAGES OF A SKILLED ORGANIZATION

Here the writer proves to his prospect that he has a product and service far above the ordinary. The unobtrusive mention of well-known clients is very convincing testimony.

Dear Sir:

You are instantly alert when a man talks about saving money for you every day. It's live news. You want to know why and how and *all about it.*

That is because it is simply human nature to want to do better tomorrow than you do today. A live, up-and-doing man is built that way these days—he will not let well-enough alone, for fear it might be too costly to do so.

Pattern making and pattern service have undergone many changes. You can't afford Yesterday's Methods. They are costing you Cash and Customers.

You want the newest ideas of economy in the patterns you use. You want to save all the money you can. You want to save all the time you can. You want to get all the better service there is. You want every new advantage that can be had—both for the benefit of your trade and your bank balance.

The United States Government, the American Steel Foundries, and other prominent concerns are enjoying the advantages of newer and better methods in pattern making. It's the little details that count! And in these we have made discoveries of value to you.

Therefore, you can't afford to pass this letter without knowing more. An investigation costs nothing and means much. It is a vital matter. Shouldn't be neglected. Simply fill out the card enclosed and let us send you gratifying evidence.

Sincerely yours,

DESCRIBING A PATTERN-MAKING STAFF AT WORK

In this letter the writer gives his reader a clearer insight into how the firm's work is done. This method of selling appeal often will capture the prospect who failed to respond heretofore.

Dear Sir:

If you took the train to Salem, came to our plant, threw open the door and walked in, you would find fifty experts doing things immensely important to you.

This skilled organization is at your service 312 days of the year —to make your patterns on new principles.

Hard and soft wood, metal-trimmed, and all-metal patterns. Core prints and core boxes, all sizes, accurately made. Dowel material and wood sides and legs for mine-drill machine posts.

On all these things this group of experts can save you money, time. Their brains and brawn can be put to work for you. For little more than you pay now you can hire this efficient force as your very own. The result will be better products for your trade and inevitably bigger business.

The Joyce staff is worthy of your immediate investigation. We'll gladly go into detail and explain why and how. It will make you dissatisfied, perhaps, with the service you're getting now. But in the vital matter of patterns any but the *best* is costing you money every day—something that means dollars and cents to you every twenty-four hours.

Our newer methods and better service should open out bigger vistas of profit for you. This is a day of conservation, economy, efficiency; of better ways of doing things; of listening to the other fellow's ideas—and profiting thereby.

Some great man said, "The recipe for Stagnation is to be content with one's methods." The card enclosed seeks to do you a service. Mail it—now!

Very truly yours,

GREATER COST BUYS INCREASED SKILL

Every business man knows full well that he must pay for exceptional quality and service. Here the writer makes no pretence of low price; he argues that better work is always worth the money.

Dear Sir:

Can you afford to pass up a service that the Government itself deems vital? Uncle Sam is pretty thorough in the way he does things. Not a bad fellow to pattern after!

This is our third letter to you about better patterns, better service, better products for you and your trade, less waste, less worry—and a big new stride in the direction of broader business.

Cheaper patterns than ours there are. Yes! But the thing that costs little usually is worth it—and no more. If you were going to have your appendix removed, you wouldn't listen for a minute to the idea of having a cheap surgeon; you'd straightway call for the best you could find.

Just so with patterns: Only the best is fit for you, for your trade, for your future business. The other kind might prove as fatal as the cheap surgeon. You understand.

But make us prove our case—make us get down to brass tacks. Make us show you wherein Joyce Patterns actually are worth more than others—just why you should be dissatisfied with what you have—just why our staff of experts ought to be at work on something for you right now.

And all this proof will cost you nothing; it won't obligate you—it's a part of our everyday job to prove why the Government, the

American Steel Foundries, and other big concerns demand Joyce Patterns.

Fill out the card enclosed. It is a sort of Passport to Progressive Methods, newer ideas, more satisfied customers, and more sales. Isn't all that worth finding out about **today?**

Very truly yours,

Printing

WHY GOOD PRINTING STIMULATES BUSINESS

Poor business literature has held back many a project that otherwise might have made good in a big way. Letters about printing require unusual "pep" to interest the average busy man.

Dear Sir:

You decorate your store front or office. You beautify your building to make it attractive. But if your business literature isn't good looking, there's a very weak spot in your business building plan.

Once a Kansas man wrote to his newspaper and asked: "What in the dickens is the matter with my chickens? Every morning I find one or two of them have keeled over to rise no more." To which the editor replied: "They're dead, pard—they're dead!"

Now, in a way, that explains why some merchants find their sales shrinking. People simply quit buying their merchandise. Maybe *part* of the fault is in their printing. Don't say "Bah!" but let this thought buzz a bit up there in your dome of deliberation:

Good, clean-cut printing has a winning effect upon your trade. It fosters respect and responsiveness, and these things lead to a bigger sales record each month.

We are anxious to inject new life into your printing. We have the men, the methods, the material. Connect with the kind of business literature that makes you a ninety horse-power, non-skidding concern.

When you take up the receiver and call our number, you're on the direct wire for stuff that pays dividends and puts you on the path to prosperity.

Yours for tempting typography,

GOOD PRINTING MAKES GOOD ADVERTISING

The other kind often is a real detriment. Here the writer blends in a bit of philosophy to give spice to his argument. A letter about printing needs spice and spirit mixed in with good salesmanship.

Dear Mr. Smith:

"The man who doesn't advertise his business has no business to be in business and generally isn't!" So wrote the Sage of East Aurora.

Maybe he put it a bit strong. But it is all of nine-tenths true, anyway—don't you think?

Good printing is good advertising, and some advertising is good printing. But not all.

In our up-and-doing plant we put into our work a bit of vivid

imagination mixed with practical thought and every ounce of printing wisdom we've got up there in the thought-spire.

And because we have skilled helpers we give you printing that is sure-enough advertising. And that no matter what price you pay or who you are. We play no favorites, we pander to none especially. We try to please *all.*

If conscience makes cowards of us all, it also makes conquerors —for the man who cannot give you anything but the best there is in him is bound to win you in the end. Agreed?

Then let us get to this printing try-out with all possible speed. You need the vitalized kind that creates a commotion which will yield the cash.

The burden of proof is on us—when will Your Honor decide?

Expectantly yours,

THE MAN WHO MAKES THE GHOST WALK

A modern platitude is here very well employed to drive home the argument. However, it is not at all difficult to overdo in this style of a letter. One must learn just how far to go.

Dear Friend:

Elbert Hubbard said: "The man who really counts is the one who makes the ghost walk—all the rest are janitors!"

You can pack it in your pipe that Elbert hit the blazing nail of truth when he dropped that little remark. "The man who makes the ghost walk" is *the producer,* the go-getter, the wizard who brings in the wherewithal, swings the deals and lands a boatload of dollars every time he rolls up his sleeves and gets busy.

He, by the way, is the identical chap who believes in printing that attracts, pleases the eye, and finally jams home the buying thought. Yes, the ghost-walk man spends liberally for good printing. He's shrewd enough to know that every piece of it is advertising, and that's the stuff you can't get too much of.

For advertising is the magic wand that wakes a sleeping business into new life. The momentum of it increases day by day. And only the *live advertiser* draws in the golden bass from the *stream of trade.*

You are wide-awake. You're quick to grasp the things that keep the propeller of progress spinning. Therefore, you want none but printing that makes business multiply. The grab-the-order and land-the-business kind! Printing which makes them forget your competitor and trade only with you.

Now, the undersigned can connect you with that particular brand, and at this very moment he's lying in wait for your order. Better get in touch with him.

Yours sincerely,

A GENTLE PREACHMENT ON PERSISTENCY

Here is philosophical selling talk that emits the spark and connects by wireless with the subject of good printing and business success. The letter is another example of the colloquial style being well used, not overdone.

"LIFE," SAID O. HENRY, "IS MADE UP OF SMILES, SOBS, AND SNIFFLES—MOSTLY SNIFFLES."

Industrious Sir:

Business life today has its share of snifflers. They're the fellows who never put it over, and whimper at this, that, and the other cause of failure.

Here's to the Non-Sniffler, who wastes no time weeping over things-gone-to-smash upon the rocks of regret. Bless him! He bravely starts anew and plows ahead in the wise optimism that *"Men may rise on stepping stones of their dead selves to higher things."*

This is no sermonette, kind sir, but a gentle little preachment on Persistency, which connects by wireless with the subject of progressive business literature.

Our printing emits the spark of eternal enterprise. It is the enlightened kind that fits the undaunted purpose of those who *trip up* Dame Fortune, if no other way will do.

In the grim quest for business these days fine printing puts success skids under lethargic enterprises and lands 'em high in Bradstreet's rating.

Let me give *you* a taste of that kind!

You can only gain by it—we lose, you see, if our work doesn't *demonstrate*. *Honest!* We wouldn't let you keep it for the world.

Cordially yours,

THE FEAR WORM AND THE GROUCH GERM

Optimism is the keynote of this letter—that buoyancy of spirit which often marks the difference between successful men and failures. This kind of discussion makes good selling talk—and usually hits the right spot.

Dear Sir:

That man with the fear worm, the sick "murm," or the grouch germ has nothing on Guest No. 989 at Sing Sing. He'll never scale the wall of his woeful imaginitis.

Optimistic men believe in optimistic printing—the kind that reflects a bristling business spirit through the use of refreshing typographical ideas. This has something to do with setting off the fuse that lights the desire to *buy*. Agreed?

Then get better acquainted with our printing—very, very soon. It carries a magnetic message, because it breathes the spirit of salesmanship. It's the cure for sick profits—a panacea for business ills.

The more attractive your business card, letterhead, envelope, pamphlet, or booklet, the more likely it is to bring in new faces to your store or strange voices over the 'phone.

We create printing that has a trade-tempting way with it. That kind will prove highly productive for you—then it's likely you will elect us "your printer" for ninety-nine years.

We're a red-hot candidate for that honorary title. Why not let us prove our qualifications at an early day? You won't be sorry you put us on our mettle. Honest!

Sincerely yours,

Bookbinding

BOOKBINDER'S LETTER TO OWNERS OF LIBRARIES

The man who has valuable books and loves them usually looks to their care. This binder's letter is sensibly worded and carries conviction. The clincher also contains a good idea for getting "leads."

Dear Mr. Smith:

Right now there may be several books in your library that need rebinding or repairing.

You will be surprised at our reasonable prices for doing this work artistically. We make a distinct specialty of rare, beautiful bindings in Levant, Morocco, Fine Calf—Solander and Slip Cases.

We also do cleaning, mending, guarding, and inlaying.

You may have rare, precious books you want restored. This is your opportunity to have it done at the minimum cost for perfect handicraft.

Book binding and repairing has been our life work. It is more than a trade with us. It is a work of joy! Rejuvenating old books is a science in itself. Having mastered every phase of it, we offer you a most unusual service in this branch.

Let our expert call and see your books. His visit and his suggestions will not place you under the slightest obligation. For the sake of the books you prize, the library you love, telephone or write us today.

Yours sincerely,

BOOKBINDER'S LETTER TO PUBLISHERS

Here special attention is given to the binding of limited editions of fine books. The letter makes a good impression in the way it brings out the writer's ideals of quality workmanship.

Dear Sir:

Robert Louis Stevenson said: "Art is a man's joy in his work." Our work is a great pleasure to us. It is the binding of small editions for publishers who demand the best. The delight we take in making beautiful books is equaled only by the gratification they bring to our customers.

It will pay you to let us figure on any limited editions of fine books you want bound artistically.

We do quality binding exclusively. Having spent our lives at the work, it is an art to us—not a mere trade.

You may be entirely satisfied with your present bindery on quantity work. But we have something very unusual to offer you in exquisite workmanship on small editions.

And, besides perfect handicraft, we offer you real service and efficiency. A trial order will convince you we know our work and can meet your ideals of perfect books.

Yours very truly,

Personal Service

AN AIR BATH THAT RELIEVES AND RESTORES

This letter promises the patient real relief through a rational form of treatment without the use of drugs. The writer's confidence in his method is well defined.

Dear Mr. Smith:

If now you are suffering with any ailment, chronic or otherwise, I have a happy surprise in store for you if you will come to my office.

The Douglas Air Bath has accomplished so many wonderful results that if I were to repeat them here you simply would not believe them.

All modern-day people are beginning to learn the fallacy of pouring medicine into the stomach. Civilization is learning, too, that there are much more rational and effective means than drugs for the relief of suffering and eradication of unnatural conditions in the system.

The Douglas Air Bath is widely different from every other bath. It is a revelation! Its effects simply are wonderful. It re-energizes the entire system, corrects the blood pressure, restores normal circulation throughout the body, revivifies, rebuilds, and restores you.

No matter what your ailment may be, if you will come and frankly talk it over with me I am positive you will be happy over the result. I can show you bona-fide testimonials from dozens of people that will convince you the Douglas Air Bath is a Godsend to afflicted humanity.

No charge for consultation, and your coming does not place you under any obligation to take treatment. In fact, you will not be urged to do so under any circumstances. You can make up your own mind about it after I have shown you proofs of the wonderful things the Douglas Bath has accomplished.

No need for you to suffer any longer or to take nauseous medicines or things that deplete your vitality. The relief is here if you want it. It rests with you.

Yours sincerely,

AN ENTERPRISING BARBER SEEKS MORE TRADE

It is seldom that barbers advertise by letter. This shop tells of improved service in a way that attracts patronage. The letter wastes no words and inspires confidence by its business-like brevity.

Dear Sir:

You are always looking for something better. Would you

care to try the *improved* service in the Terminal Barber Shop? If you do you'll walk out a contented man.

You're sure to get—

A better Shave
A better Hair Cut
A better Massage
A better Shine
A better Beard Trim
A better Mustache Trim
A better Manicure.

This shop has taken a new lease of life! It is under decidedly new management. Its service is prompt, polite, painstaking.

It is eager and appreciative—it wants you to come back again. It *holds* its patronage. Therefore, it seeks yours.

Will you give it a chance to demonstrate?

Yours respectfully,

OFFERING SCALP TREATMENTS TO WOMEN

Here are described the most advanced methods of shampoo and other beautifying treatments for women's hair as taught by a famous institute. The writer offers to call at the home and demonstrate her improved system of hair culture.

Dear Madam:

Is there a woman born who doesn't appreciate that a beautiful head of hair is a woman's most admired possession? And what woman doesn't envy the possessor of this particular beauty?

But what has womankind done to assist nature in the development of it? The answer is, "Practically nothing"—except wash the head in a more or less haphazard manner.

While doctors are developing means for the prevention and cure of disease, while physical culture has been perfected to develop woman's physique, while dentists have perfected means of correcting unsightly teeth—the hair has been grossly neglected.

However, the Irene Salon of New York, after thorough research, has perfected methods which make it possible for almost any woman to have beautiful hair, if the scalp is properly treated to remedy the unhealthy conditions which retard growth and cause falling out.

It has been my fortunate privilege to pass the examinations of this Institute, and I am now able to offer my services to the ladies of this community at a nominal cost.

Although statistics prove that four out of every five women are in need of treatment of the scalp and hair, I am sending this letter to a select list of such persons as I have reason to believe may wish skillful service of this character, according to the newest, most scientific system.

I will be pleased to call at your home and demonstrate the advanced methods of shampoo and other treatments as taught by

the Irene Salon. You will be delighted with the treatment, and I feel sure you will thank me for having included your name in my list.

Respectfully yours,

A DENTIST'S LETTER TO NEIGHBORHOOD PATIENTS

Suggesting the greater convenience and saving in having one's teeth fixed right in the neighborhood instead of making a long trip to the more expensive dentists downtown. Simply worded and convincing.

Dear Madam:

You will save considerable money and a lot of time by having your teeth attended to *in your own neighborhood* instead of going downtown.

If your teeth, or those of any member of the family, need attention right now, I will be glad to examine them and give you a frank, honest opinion free of charge.

So many physical ailments are due to imperfect teeth that it is unwise to neglect the smallest trouble of this kind, especially when you have a dentist right in the neighborhood and can easily remedy it before greater damage is done, both to your teeth and your general health.

You need not feel the slightest obligation about coming in at any time to consult me. That's what I'm here for.

Don't neglect your teeth. A bad tooth is the easy route to broken health.

Yours truly,

PROFESSIONAL MAN INTRODUCES HIMSELF

Introducing one's self gracefully is a bit of a delicate proposition, yet it can be done. This letter, enclosing a booklet which describes the writer, accomplishes the task in a most unusual way.

Dear Mr. Brown:

You will remember what Mr. Dooley said: "'Tis awl roight, Hennessy, fur a mon to blow his own hor-r-n, provided, begorrah, it isn't a *tin* one."

Now, while I am not ashamed of my business progress, still it is with hat in hand, profuse apologies, and a red face that I send you the enclosed little booklet.

Frankly, it was written by a friend. Himself a success, he has one odd weakness: He can't resist writing things about people he believes in.

Still—who knows?—the enclosed might waft you a warm little thought worth while.

It might even make you and me a little better acquainted.

Anyway, I'm sincerely at your service if ever you need me, and ambitious to prove the little book isn't all a fairy tale.

Yours sincerely,

Repair Service

LETTER ABOUT REMAKING MATTRESSES

A novel improvement is the big feature here. The unwieldiness of an old-style mattress is well known to the average housewife. Hence this new sectional plan attracts her. The letter talks little and says a lot.

Dear Madam:

Why continue to use your old-style, unsanitary, uncomfortable, unwieldy mattress when we can remake it at a very nominal price?

Do you realize how much of your life really is spent on that mattress? Do you stop to think that its *comfortableness* means a whole lot to your health and spirits?

And think! The remade mattress rolls right up in its neat, new, sectional form, and you can pick it right up and handle it almost as easily as you would one of the pillows.

This feature alone, because it saves your energy, is worth many times the cost of the process. Decide to have it done at once. The sooner you do, the more satisfied and contented you'll be!

Telephone us to come and get your mattress. It will repay you a thousandfold in convenience and greater sleeping comfort than you ever enjoyed.

Yours very truly,

LETTER TO PROPERTY MANAGERS AND LANDLORDS

This letter gets right at the heart of things in the opening line. Its theme is reliability and prompt service. It explains special facilities for making general alterations, roofing and other work.

PROPERTY MANAGERS, LANDLORDS, OWNERS:
CORNELL SERVICE IS FOR YOU!

Dear Sir:

If your property needs general alterations—fire-proofing of windows, doors, or partitions; fire-escape work; tin, tar, tile, or plastic slate roofing; light or heavy metal-work cornices, skylights, or leaders; cementing or water-proofing of walls, cellars, or chimneys—*telephone Center* 1342 *for Saving and Satisfaction!*

There you immediately connect with twenty-five years of knowing how. You are assured prompt, efficient, and economical service. You will get the same conscientious workmanship Cornell has been giving to patrons since 1888.

Very old in reputation, but very new in methods! A large list of long-served customers is our guarantee of satisfaction to you.

Call us for any of this work, or for prompt removal of fire,

building, tenement house, or labor department violations. We ask no payment unless we procure dismissal.

Get the 'phone number fixed in your mind. *Center* 1342. It means money saved.

Yours very truly,

LETTER TO BRING BACK AN OLD CUSTOMER

This simply worded letter about a roofing service has the ring of real sincerity and is the right kind of a reminder to send to an old customer whose patronage you want to renew.

Dear Sir:

We've not had a call from you for some time. If through any fault in our service, we think you'd have said so. If through the enduring quality of the work we did, we are genuinely glad you haven't needed us.

Meanwhile, we've been busy improving our roofing service and enlarging our facilities.

Our special new process renews your old roof so perfectly that *we guarantee it for five to ten years.* And it costs less than you'd spend in two years on roof repairs.

If you've been forgetting your roof, remember the old, old adage, "A stitch in time saves nine." Let us come and examine it—act while this letter is before you and the thought's warm in your mind. It may save you many dollars in wall and ceiling repairs.

Our inspection is without charge, and may prove a wise step for you, taken in the nick of time.

Call Center 1342.

Yours very truly,

A MACHINE SHOP THAT IS ON THE JOB

Here is a letter from a machine shop which promises a repair service that will be alert and up-to-the-notch in every particular. It is human, convincing, and discreetly brief.

Gentlemen:

"Trouble knocked at the door and, hearing a laugh, hurried away."

When engine troubles knock at your door just laugh at them and flash a line to Grady's. They'll be perfectly adjusted in jiffy time.

This shop is the enemy of leaking valves, worn cylinders, and lost motion of every kind. Our methods, men, and materials are down-to-now. No old-time guesswork or bungling. We save you money, worry, time, power, and bring to your plant *brand-new efficiency.*

We put head, heart, and hand into this thing. *Conscience* is right with us on every job, and no man who's mislaid his can stay on our payroll.

Merit, we believe, is the busiest plugger of them all. *That,* we can say with all modesty, is what keeps us eternally busy.

Let us send you our estimator to see what's what. This means no expense or obligation on your part. We're glad to do it, whether we land the job or not.

Yours for a serene engine room,

SERVICE LETTER WITH TELLING ARGUMENTS

This composition is an excellent portrayal of the exact service the reader may expect. The writer very wisely gets down to detail in suggesting repairs that may be necessary and timely.

Dear Mr. Smith:

It's time for those spring plumbing improvements or repairs to your property.

Right on this thought we ask your *serious attention*—here is one fact we ask you to remember: Our service means a great, big, serious saving to you.

You may have thought about putting in new plumbing fixtures, or a basin, bath, towel bars, glass shelves, soap dishes, mirrors, or bathroom cabinet. If so, it is *vitally to your interest* to get our figures.

We also install gas mantles, globes, chimneys, Welsbach lights, and other fixtures, in either old or new houses. If your property is without modern conveniences of this kind, it would be *immediately profitable* to install them. You can get more rent from the day they are put in.

In *John Handy* plumbing you get quality workmanship, thoroughness, promptness. We offer you the most for your money. *Merit* is the one best advertisement. You can't keep satisfied people from talking. The *John Handy Company* has given satisfaction for thirty years. It has grown through conscientious work, reliable, clean methods.

If your property needs new plumbing or repairs, and you want it done *at the least cost consistent with dependability,* check off the items that interest you and mail the enclosed card.

This simply gives us a chance to submit figures. And we're *always* glad to do that, whether we get the job or not. Your property needs these things now. Why not get off that card *now?*

Yours for efficiency and economy,

A PERSONAL SERVICE BRIEFLY DESCRIBED

This letter, addressed to clergymen, brings out a distinction and a difference. It states the case well. The writer gets right down to his subject, makes a strong point of personal service, and quits talking at the right time.

A PERSONAL SERVICE IN
CHURCH ELECTRICAL WORK

Reverend Sir:

You want your electrical work done by one whose ideas, skill, and experience can save you most—

Not simply by "an electrician," who does the work regardless of better and less expensive ways for you. He works mostly with his hands and not with his head. He's there solely to sell you his time and material, and naturally wants to sell as much as he can.

I offer you something vastly different. I offer you *a personal, painstaking service* that gives you every possible advantage in saving, better construction, and more convenience.

Let me prove this to you on the next work you need.

My call doesn't commit you in any way. I'm only too happy to offer suggestions, even though it may not result in an immediate order.

Why not call Center 5673 while this letter reminds you?

Yours for personal service,

Crating

RAPID, ECONOMICAL SERVICE FOR CRATING USERS

At one glance the busy man learns from this letter that he can buy good crating at reasonable prices, without freight charges, and secure immediate delivery. The directness and forceful brevity of the letter made it an excellent result getter.

Gentlemen:

This is the place to buy Crating. To save money. To get real service. To find downright satisfaction.

No freight charges to worry you.

We insist upon paying them.

The stock sheet attached is a thriller—filled to the brim with sensational savings—read it!

Let us book that car for you today. A wait may mean a waste —of big, round dollars. And you wouldn't want that to happen.

Don't write.

Wire, please.

At our expense.

Yours very truly,

FOLLOW-UP ON CRATING SERVICE

Another good short shot that brings itself sharply to the reader's attention and makes him feel he must act at once if he wants to save money. The added inducement of prepaid freight will impel prompt response.

Dear Sir:

No matter how busy you are, this is as vital as anything you have on your desk, so—

Be careful! Don't make a big mistake. Don't miss reading attached Crating Bulletin.

It's a gold mine of crating values you can't afford to let slip.

Crating's going up. Right this minute is the time to wire "collect" for that car. Better, make it two—and save twice as much.

And you've no freight to think about. We prepay it.

Dictate that telegram now. It's like writing a check in your own favor. A sure saving—a big one.

Yours very truly,

Garage Service

GARAGE SERVICE AND AUTOS TO HIRE

This short letter is worded so as to interest and convince the busy man who needs garage accommodation or who hires an automobile occasionally. The letter tells of satisfactory and courteous service.

Dear Sir:

You're likely paying out good money for garage service—why not get full value for every dollar of it?

The wise man never turns a deaf ear to the thing that is better. Also, he listens to the voice of economy. You'll find in our service that promptitude, courtesy, and saving which make satisfied motorists.

People like to go where things are down-to-now—where everything is first class. I invite you to come and look over our brand-new, spacious garage. It is 100 by 200 feet, open day and night.

We have even provided for the comfort of your chauffeur, by fitting up comfortable quarters for his use.

Automobiles to hire with competent chauffeurs. Accommodations for private and commercial cars. Auto accessories of all kinds.

Our telephone is Ardendale 6420. Won't you remember to "give us a ring"?

Yours for better service,

Signs

OFFER TO SUBMIT SKETCHES WITHOUT COST

The writer opens his letter with a practical economy appeal. He offers his suggestions free of charge, and calls attention to the fact that his ideas may be valuable whether or not an order is placed.

Gentlemen:

At no cost to you, and with no obligation on your part, we want to submit some attractive new ideas in signs for your building.

We promise you the signs you want, when you want them, at the price you want to pay. All you need do is sketch us a rough drawing of your building front, with measurements of windows and spaces where signs are to be placed, and the wording you want on them.

We will take much pleasure in submitting for your approval sketches of signs we consider appropriate, with prices.

Our experience, equipment, materials, and price inducements should interest you. You, of course, want the most effective sign display at the least cost.

Make and mail that sketch of your building front right now. It merely gives us an opportunity to submit suggestions and figures, which we're always glad to do. Our suggestions cost you nothing and may prove valuable to you.

Why not attend to it while this letter is before you?

Yours for Sign Satisfaction,

SECTION THREE

Letters That Secure Employment

Applications for Positions

APPLYING FOR A POSITION AS BOOKKEEPER

This letter wisely considers the employer's needs first, and particularizes in a manner that shows the applicant understands what efficiency really means. Such a letter is sure to attract attention among any number of applications.

Dear Sir:

Replying to your advertisement in today's Journal:

You want someone who knows the short cuts and efficient methods that will reduce labor and save you money. You want a bookkeeper who will not pursue beaten paths, but devise better ways of doing things. You want someone who

—handles a complete set of double-entry books
—is thoroughly familiar with controlling accounts and a trial balance
—can handle several hundred active accounts and issue monthly statements
—makes out bills accurately
—checks back daily invoices
—knows the difference between a draft and a note
—takes care of trade acceptances and bills of lading
—follows up accounts regularly, handling them tactfully
—watches bank balances
—pays bills on due dates
—prepares weekly payrolls.

For the past seven years I have had full charge of the books of Chambers & Co. at 80 State street, and have a recommendation from them which should convince you of my fitness for the position.

I can furnish ample bond in case this position involves the handling of large sums of money.

I would be willing to begin at a salary of $35 a week. My telephone is Herald 647-B, and I am ready to call on you at any hour.

Respectfully yours,

APPLICATION FOR A STENOGRAPHIC POSITION

This letter, because of its terse, direct sentences, convinces the employer of the applicant's intelligence, good taste, judgment, and knowledge of the correct principles of letter writing, which are priceless qualifications for any stenographer or secretary.

Dear Sir:

I have read your advertisement very carefully. By its wording and tone, I judge you want a stenographer who

—takes dictation rapidly
—gets it down accurately
—transcribes it correctly
—spells and punctuates properly
—is neat in her typing
—arranges her letters effectively
—reads her letters for errors
—puts them on your desk in neat, accurate, perfect shape
—is punctual, painstaking, and businesslike
—remembers what you tell her and relieves you of every detail she can.

I have had the right training and am confident I can fulfill the above requirements to the letter.

My telephone is Hanover 3497-T should you want me to call for an interview.

Respectfully yours,

APPLYING FOR POSITION AS CORRESPONDENT

Here the applicant proves in his first paragraph that he understands the true principles of mail salesmanship. He "builds a value in the other man's mind" so as to rivet his attention on the writer's qualifications for the position.

Gentlemen:

A good letter writer is a big asset to any advertising agency. You might have use for one right now. He would not only prove a business-getter in going after new accounts, but could write all letters needed in the mail campaigns you prepare for clients.

Then, too, a good letter writer not only gets business but helps you keep it. His diplomatic letters to clients help smooth over many a ruffled situation.

While not desiring to overestimate my ability, I know how to write effective letters and can prove it to you. I *like* to write them—and you may remember that Stevenson said, "Art is man's joy in his work."

My equipment is as follows:

1. A good education: college graduate, university post-graduate work.

2. The best kind of experience: first, teaching English, then three years of letter writing with a corporation financing automobile buying entirely by mail. Last two years in charge of all their correspondence.

My age is 28. Married. Can furnish best references.

We might talk it over. No harm done if you don't "buy." My telephone number is Madison 4481 and I will be glad to come at any hour you say.

Yours truly,

CORRESPONDENT ANSWERING ADVERTISEMENT

This letter talks straight from the shoulder and is a splendid example of the kind of letter the applicant can write. Few business men would hesitate to give the writer a hearing.

Dear Sir:

Your advertisement for a correspondent attracted me because I have had unusual experience in this work and believe I can fulfill your requirements to the letter.

You of course want your routine correspondence and sales letters written in forceful, clean-cut style that gets results.

You want them to bring more inquiries, orders, or remittances. You don't want them wordy, ambiguous. You don't want them poorly phrased, with improper spelling or incorrect punctuation.

You want them to be direct and to the point—to get your story across—to make up the other man's mind—to bring back something.

We can discuss the salary after I know more fully your requirements. My telephone is Bryant 6471. I am waiting for that call.

Yours earnestly,

APPLICATION FOR A POSITION AS SECRETARY

Here the applicant conveys to a prospective employer her conception of the duties of a secretary. It is a splendid way to prove one's fitness for such a position.

Dear Sir:

Your advertisement for a secretary interests me because I have been looking for just such a position.

To convince you that I realize what are the real duties of a secretary, permit me to give my idea of the qualifications. She must

—receive callers politely, civilly
—separate the important ones from those who should wait or come again
—open and assort her employer's mail
—make a list of his engagements, reminding him of each at the proper time
—keep his personal accounts
—make bank deposits and draw checks for him
—keep his desk as orderly as possible

—keep his business to *herself*
—be unobtrusive, helpful, courteous, ever watchful of his interest.

If these are your requirements, I am confident you will be satisfied with my services.

The matter of salary can better be decided at a personal interview. Let me come and convince you I can fill the position. My telephone is Market 6784.

Respectfully yours,

SALESMAN SEEKING NEW LINES OF MERCHANDISE

This sensible letter is addressed to firms that are anxious to extend their trade in the large territory mentioned. Because of its practical tone and businesslike wording, the letter proved resultful.

Gentlemen:

Are your sales representatives covering the South Middle West? Are you getting your share of business out of Missouri, Kansas, Oklahoma, Colorado, and Nebraska? If not, I am in a position to deliver to you an extensive and profitable trade in this particular territory.

I can produce this business if you have a dependable line of merchandise, if your prices are consistently competitive, and if you can fill orders promptly.

You of course need not be told of the immensity and prosperity of this particular market right now. You are doubtless just as conversant with the excellent trade conditions out here as I am.

If you want a substantial representation in this rich field, and are looking for quantity and steady orders, my facilities will prove interesting to a house desiring to cover this territory advantageously.

I believe we could make a connection mutually profitable and would like to hear from you, advising what commissions you pay and when you could forward sample line.

Yours very truly,

OPTICAL SALESMAN'S APPLICATION FOR POSITION

Here is a unique, human letter from an aggressive man that is sure to attract the sales manager's attention. It is perfectly natural in its tone and reflects the writer's firm confidence in his ability to make good.

Gentlemen:

You've had three men selling Stay-On Eye Glasses in this territory. I don't know how well they've done, but I do know that my father's only son would make you an extremely profitable man in any other locality where Stay-Ons are not as strong as they might be.

Don't think I'm dissatisfied with my present job. I'm not. But

I'm filled with that divine discontent which is called *ambition.* Yet in seeking a new connection I'm not unmindful of what Mr. Dooley said about Opportunity: "Look out whin ye go to open the door fer Opporchunity—the dom thing moight swat ye!"

In selling Stay-Ons for you I see *my* opportunity, and *your* opportunity. I am ready to prove it in dollars and cents, if you will give me a chance. Pardon me if this sounds overconfident, but as that quality is the child of success perhaps it is not at all bad if mixed with consistency and concentration.

Your house cannot lose by taking on more vim in its sales force. Do you want to make a test? I will be glad to know.

Yours very truly,

APPLYING FOR A POSITION AS SALESMAN

Here is a straight-out, manly talk that proves the applicant has a knowledge of the correct principles of salesmanship. Also he knows the great value of brevity. Confidence is a salesman's biggest asset.

Dear Sir:

Will you let me come to your office and sell myself to you, thereby proving I can sell your merchandise?

I have just read your advertisement. It is just the opportunity I've been looking for.

Have had ample experience selling a line similar to yours, and can bring letters that will show a clean and successful sales record.

You want a man who knows the goods—and the trade. You want a producer, one who has ambition, aggressiveness—and never puts off till tomorrow the sale he can make today.

I can measure up. When may I call?

My 'phone is Beekman 6405.

Yours respectfully,

APPLYING FOR POSITION AS SHOE-STORE MANAGER

This letter is simply and sensibly worded. In few words it gives the gist of this man's qualifications and experience. The busy employer likes the style. It is indicative of someone who talks little and does much.

Dear Sir:

If you are looking for a shoe-department manager or buyer, permit me to submit the following record of my experience:

For about ten years I have been in the retail shoe business here in St. Louis, having operated several retail stores at one time. My stores were called Corrington's, The Shoe Emporium, and The Sample Shoe Market, respectively.

My experience embraces buying, selling, advertising, and general store management—the selection of capable men, and an ability

to get the most out of them in the way of salesmanship and service to customers.

I am married, have three children, and own my home here in St. Louis, but it is my desire to connect with a good concern in the East and live there.

My habits are abstemious—I neither smoke nor drink, have an abundance of energy, and *like* the shoe business thoroughly.

Should you be interested, I can promptly furnish satisfactory testimonials as to my character and standing.

Yours very truly,

APPLICATION FOR POSITION AS SALES MANAGER

The applicant is writing to an official who is partially familiar with his work. This letter is frank, forceful, and contains a valuable idea. It shows that the applicant has a definite, constructive plan ready to put into operation.

Dear Sir:

In a general way you know my qualifications. You know the work I have been doing. But I want you to know the work I can do best and how it will profit you: *I can make men sell goods, can plan and organize a sales campaign, develop the highest type of selling organization and bring it to perfection.*

Therefore, this is my application to you for the position of sales manager, and I am including some suggestions which may interest you.

Why not employ me in this capacity and let me go through each department and write up the routine of work required from each, in the form of concise, clearly written instructions that would cover each department's functions? A copy of these instructions, in binder form, will be given to every department head, a complete file of all these instructions, bound and indexed, to be constantly on your desk.

Each department having its routine prepared in a simple form, it will be easy for any intelligent man with executive ability to understand his duties and to see that those under him do likewise.

My plan will lay bare many faulty methods now in use, and prevent many of the leaks under the present system. You have about thirty departments. An average of two weeks for each department will complete the important preliminary work outlined above.

When I have finished the work you will be convinced of its advantages to you. You will find it a timely investment. That is because there should be official, clear-cut, written rules for all this work rather than mere loose, verbal tradition handed down from one department head to another. If one of these men quits, dies, or is transferred elsewhere, you are forced to install someone else who perhaps knows nothing of the detail and learns only through subordinates.

My plan will put a stop to all leaks, guesswork, needless mistakes, throughout the entire house. Let me throw heart and soul

into this work. Give me sufficient freedom to operate, subject to your supervision.

I am ready to start—and my telephone number is Rosevale 7286.

Yours very truly,

APPLYING FOR POSITION AS EXECUTIVE

Here is a straight-from-the-shoulder statement of a man's capabilities, ideals, and ambitions. It is effective even though it is not written from the prospective employer's standpoint.

Dear Sir:

I want a man-size job. A job with a lot of responsibility and hard work—problems to fight, obstacles to overcome, where there are big stakes to win—and the rewards are proportionate to one's effort.

I've created, perfected, marketed products. Have organized and sold stock. Have made a market that called for increased facilities. The business I had grew from a one-man affair to a quarter-million-a-year enterprise.

So I know the ropes, obstacles, pitfalls. My experience and mistakes can profit *others* in some new opportunity where I may keep them from making the same blunders.

"Sometimes failure is only opportunity yanking us out of the wrong path."

My age? Forty.

Health? Good.

Record? Clean.

Experience? Broad.

Ambition? Endless.

When can we talk it over? Maybe a larger measure of success waits round the corner for both of us.

Yours sincerely,

ANSWERING A HELP-WANTED ADVERTISEMENT

Here is a very simple, brief, frank, human letter that somehow cannot help but attract the employer. It is out of the beaten run of such applications, and can be used in applying for any sort of position.

Dear Sir:

The specifications in your advertisement fit me to the letter. I know this sounds like overconfidence, but it isn't. I can prove it if, after an interview, you decide to give me a trial.

Am sure I can make good, both in measuring up to the job and meeting your expectations. If I were *not* sure, I wouldn't take up your time or mine applying for the position.

Anyway, an interview will do no harm and will obligate neither of us. Kindly have your office telephone Bryant 6427 and let me know at what hour I may come and see you.

Yours very truly,

SECTION FOUR

Letters That Create the Buying Desire

Men's Ready-Made Clothing

A MEN'S FASHION SHOW TO INTRODUCE NEW SHOP

The arguments in this letter about masculine attire are good style, rock-bottom prices, value, and satisfactory service. The reader cordially is invited to inspect the large stock and judge for himself.

Dear Mr. Brown:

Moore's is Nashville's newest store for men. Its elegant new showings of men's apparel throughout every department represent the most recent ideas of best-known makers. We have every late innovation in raiment for many men of many minds—be they critical, cranky, careless, or conservative.

Moore's will never be a fancy-priced store, but you will always find here all the *exclusiveness* in style and selection that any fancy-priced store can exhibit. Remember, it's not what you pay, it's what you get for what you pay.

Moore's offers you biggest values in better merchandise. It is a brand-new store, with brand-new stock, brand-new ideas, and brand-new ideals, the most important being: *"Mark the price in the customer's favor, give every man the utmost for his money, make each patron our firm, fast friend who will speak for us."* This kind of advertising, the *oral kind,* is worth its weight in gold!

The old saw, "A satisfied customer is the best advertisement," is none too old for us *to stand by forevermore.*

During the Fashion Show, and ever after it, you are cordially extended the freedom of this store—you are asked to come in and examine our merchandise to your heart's content, never with the thought that your visit entails the slightest obligation to buy.

Welcome!

Yours sincerely,

ANNOUNCING CHANGE OF BUSINESS CONNECTIONS

A briefly worded letter from a retail salesman to his customers, written in direct style, which, by its clean-cut form, creates an impression of good business sense, dependability, and appreciation of past patronage.

Dear Sir:

I am glad to announce my new connection with Shannon & South, at 809-811 Walnut street, having disposed of my interest in the firm of Browning & Co.

In thanking you sincerely for your kind patronage of the past years I heartily invite you to come and see me at the new location, assuring you of the same conscientious treatment and careful attention to your every want.

We are now showing the newest fall importations of world-celebrated English Chesterfield and other famous makes of men's clothing, including Wooster's London-cut Greatcoats and Raincoats.

I'm happy to say, too, that we carry only lines of strictly correct haberdashery, such as Paddox Shirts, Taylor Hats, Howe Swiss Underwear, and Lastlong Hosiery.

Won't you stop by for a friendly call?

Yours very truly,

BRIEF ANNOUNCEMENT OF SEASON'S OPENING

Here is a letter the one purpose of which is to attract the man usually too busy to think about buying new clothes. It is a refreshing departure from the usual thing. It sparkles with the spirit of spring.

Arrived!

Dear Mr. Brown:

That fresh and good-looking Man Scenery is here in all its glory. And my! but it's full of springtime!

Never before have we felt so inspired to make you the suit of your life. Never have we shown so smart and satisfactory a collection of suitings.

Every little mixture has a meaning all its own. And *one* of these fetching fabrics was truly meant for *You*. Come in and see if you can spot it.

Yours truly,

NEIGHBORHOOD STORE INVITES LOCAL TRADE

The argument to keep money and a reciprocal spirit in the neighborhood is suggested in this frank plea for co-operation. The customer is made to feel that his personal interest is of first importance.

Dear Sir:

A little thought about co-operation: As you're a property owner of this vicinity, I thought you might like the idea of patronizing the stores of the locality.

Ours is the only store of its class around here, and I think it *helps* the neighborhood.

My motive may be a bit selfish in writing you about our English-made clothes, raincoats, shirts, underwear, and hats. Of course, I'd like a little of your trade, but not unless I have the merchandise that pleases you.

In other words, I don't expect the custom of the property owners on any sympathy basis, but in a co-operative spirit, *provided I have the goods they want.*

I hope you will find a few minutes to drop in and see the new things we're showing—your call entails no obligation. I simply want to become acquainted with you. We won't talk shop at all.

And if you will be kind enough to ask for me personally, I shall appreciate it.

Sincerely yours,

ORIGINAL DESIGN AND FINE CRAFTSMANSHIP

Clean-cut, uncommon apparel appeals to the live man who wants to look successful. The writer here lays stress on an unusual departure in men's attire, approved by men of modern ideas.

Dear Sir:

Pardon me!

I don't want to bother you, but I'm more than anxious to show you the stunning new Burnham clothes—the kind about which I recently wrote you.

They made an instantaneous hit. Dozens of men who like the clothes you like, have been converted to the sanely artistic ideas of this original designer, who has dared to cast precedent aside and do things differently.

His clothes breathe smartness—and *Success!*

By all means come and see these clean-cut, uncommon garments, as well as our faultless Fall models, which this year are a trifle toppier than anything their talented craftsmen have ever turned out.

I'm going to expect you within a day or two. You'll be glad you made the little visit.

Cordially yours,

CHANGE OF NAME AND DISCOUNT SALE

Beginning with a brief announcement of change of name, the letter goes on to tell of improvements and new policies. A special discount is offered as a climax to the sales talk.

Dear Sir:

The name of the Quinlan-Weber Company has been changed to the Thomas Quinlan Company.

Mr. Weber having been out of the firm for two years, the man-

agement has been in the hands of Mr. Quinlan, and it is due to the company's gratifying progress under his direction that he was elected president.

We have reorganized our Designing Department, Mr. Green being no longer with us. We have fortunately secured one of the most skillful designers in New York, who has pleased some of the city's critical dressers for years. Hence, we've a surprise for you in workmanship, fit, and style. You will like our clothes this season better than ever before.

We also have good news for you about our large new stock of 1921 Spring Fabrics: We combed the market for fabrics and found several large houses overstocked. We promptly took advantage of this situation and bought at big savings for our customers. Our values this season will be better than ever.

In order to induce you to select early, we are offering a Ten Per Cent Discount for Two Weeks, beginning on June 15 and ending on July 1.

Take advantage of this offer. *Don't wait.* We are now equipped as never before to give you perfect tailoring at prices few can equal.

Heartily thanking you for your kind patronage of the past, we are, Yours very truly,

THE NEED OF GOOD CLOTHES IN BUSINESS

To look success is to suggest it and to attract it. No man should be careless about his dress. This letter and the four letters following it make a good follow-up series on men's clothing and furnishings.

Dear Sir:

Clothes don't make the man—but they're mighty helpful in getting a hearing. To look success is to suggest it. And that's half the battle.

The fellow who doesn't look to his clothes neglects the scenery that helps him make a background for his ability.

This store has a personal interest in helping you dress well. It doesn't merely want to sell you clothes—it wants to help you look prosperous, for good clothes are a part of a good personality.

We want you to feel welcome at all times, even when not in a buying mood. Come and look over our line of better apparel whenever your heart desires.

We have clothes for men of all tastes and temperaments. Our mission is to please them all. We give individual attention to every sale. Every man satisfied, whether an old customer or a new one.

You want value and dependability in clothes. You want service that satisfies. You will find them in our apparel—100 per cent—and if a thing isn't right we stand ready to make it right at all times.

Why not come in and look over the many new models here for your inspection? Very truly yours,

AIMED AT THE DISCRIMINATING PURCHASER

This letter illustrates the use of present-day conditions as a sales argument. Good value is most necessary when merchandise is dearest. The reader is inspired with confidence in a shop of high ideals.

Dear Sir:

The beauty in our clothes isn't all on the surface—you can go behind the scenes and find the right stuff. The *finish* is what it should be.

These days a fellow buying clothes must look to the value he's getting, as well as the fit, finish, and fashion. He's paying his good money and wants the full worth of it.

It is with pride that we tell you of our large number of steady clothing customers—among discriminating men who know what they want, who know values, and who will buy only if thoroughly satisfied. We like to sell that kind of customer—it's much easier and more gratifying.

Then, too, many men come in here who simply say: "Pick me out a nice suit—I'll leave it to you. You know my size." It is that kind of confidence in this store and its merchandise which makes business life worth while.

Right now we have the best stock of clothing that has ever been shown in this town. Right now we can fit you perfectly. Right now our selection of new models in men's clothes has sufficient zip and variety to please any man.

We want you to come in and see them. You won't be sorry you did—on the contrary, you will be grateful to us for having suggested it.

A new suit will make you feel better, anyway. We're *expecting* you—have you the heart to disappoint us?

Very truly yours,

SUITING HIM IN FIT, FINISH, AND FASHION

In this letter the customer is made to feel that the house wishes first of all to please him, selling him only the clothes he has in mind. The excellence of every garment speaks for itself.

Dear Sir:

Of course your money's your own. You can pay fancy prices for clothing if you want to. But we don't think you do. Nobody wants to throw away his money.

This store has a burning ambition: It wants to be *your clothier*. It wants to please you so very well you'll forget there is any other store. This is a selfish ideal, perhaps, but it's only natural, and, besides, it's business.

We want to fit not only your person but your purse. We don't want you to pay a dollar more than you intended to. You want

exactly the suit you had in mind—in fabric, fit, finish, and price. We'll see that you get it.

Our stock doesn't stand still—it is constantly being replenished with styles that have snap and individuality, not the Tom-Dick-and-Harry kind.

If a new suit is on your mind, better attend to it now. Our business is to show you these keen garments, not to urge you to buy them. If they're not sufficiently attractive to sell themselves, then you don't want them.

Slip in and try one on. This is the happy-to-show-you house, where you can try on and look at things without feeling under any obligation.

Hadn't you better saunter in tomorrow?

Very truly yours,

REPUTATION USED AS A SALES ARGUMENT

A large business has been built upon the firm's well-established reputation for giving good value. Men find this shop can be trusted to give absolute satisfaction in both merchandise and service.

Dear Sir:

The reason we're doing a large clothing business is that men have found their dollars buy greater value here. This store is popular only because it has earned a reputation for selling *surprisingly good clothes for the money.*

Many handsome new arrivals in dependable apparel and haberdashery are awaiting your inspection. Head-to-heel furnishings for the man of taste and discrimination. We think it's by far the finest selection ever shown here.

Our apparel makes an instantaneous hit with the man who knows real style and wear-giving garments as distinguished from fixed-up-to-sell clothes.

There's a difference. Look out for it!

Dozens of men whose tastes are like yours have come in and been "converted"—they found just what they wanted and promptly made up their minds.

You can be sure of the utmost value for every dollar you spend in this store—also, you can always be sure that we're not satisfied until *you* are.

Our store is your store. Always come in and visit to your heart's content. We never expect you to buy unless you're in the mood.

Yours for Suit Satisfaction,

THE SATISFIED CUSTOMER IS A BIG ASSET

A man rarely returns to the store that sells him an unsatisfactory garment. This argument is made good use of here. The letter also expounds the equitable business principle of giving maximum value for minimum price.

Dear Sir:

In selling men's apparel this store has a business principle that it sticks to religiously: Not to give the least to get the most, but to give the most for the least—and bring you back again.

Lots of men are funny about buying clothes. They never return to a store if the suit they previously bought didn't satisfy. Sometimes it's the dealer's fault, sometimes the manufacturer's, sometimes the customer's.

If any suit you buy here doesn't give 100 per cent satisfaction, we want to know it, and right away. Our object is to make it right, without question, query, or quibble.

This is the home of good-looking clothes for men. They are not only good looking, but well wearing—made of the right stuff. There's such a difference in clothes, the men who wear them, and the dealer who sells them!

This store is crankier than the customer about giving him a perfect fit. We don't want any little cloud of discontent to hover over his purchase.

Our stock of live and likable styles never was so complete. It is brimming over with new and unexpected models and fabrics—for *you!* Don't put it off—make a selection while you've a wide choice.

Very truly yours,

CHRISTMAS LETTER FOR MEN'S STORE

This letter contains a holiday appeal that suggests clothing and furnishings as the most practical and appropriate Yuletide remembrances for husband, father, brother, sweetheart. The letter urges an early selection.

Dear Sir:

The spirit of Christmas seems to be reflected in every man's garment in this store. Never before have we had such a Yuletide showing of suits and overcoats.

Months ago, you see, we prepared for it—an endless new variety of smart, distinctive things to enrich a man's wardrobe during the holidays, or make a gift of a smart suit, overcoat, or article of furnishings.

In exclusive haberdashery we have a wide variety of things dear to the heart of the well-dressed man. A garment or other article of men's wear from this store makes an enduring and endearing remembrance. The quality is there, the fit is there—and style in abundance.

And because of its extra durability the recipient will remember the giver's kindness for a long, long time. This store's trade-mark on your gift instantly reflects credit upon your good judgment.

Don't wait if you're going to select for somebody. You want a wide, liberal choice. You don't want to be restricted. So the thing to do is to come *early* for these Christmas clothes—right now isn't a bit too soon.

Suppose you act on the matter at once—while the mood is on you?

Very truly yours,

A NEW TEXTURE FOR SPRINGTIME

This letter is built up about a new fabric in men's coats that has just been added to this dealer's stock. The writer lends breeze and snap to his appeal, emphasizing the new style features of the coat he is advertising.

Extra!

Dear Sir:

Would you like to see some rare stuff from Nippon? Cloth mixtures à la Mikado? Fabric fancies fresh from old Jiu Jitsu Land?

Nippon Spring Overcoats are stunningly designed out of Japland cloth by New York's past-masters in the modeling of artistic apparel.

Keen garments, these. Exactly as you will see them on the smart strollers along Fifth Avenue on those clear, crisp, sunshiny afternoons of early spring.

You must slip in and try one on. This is the house of obliging salesfolk, where you can look at things without feeling any compulsion about buying.

Spring won't wait. Why should you?

Come today!

Yours truly,

NOBODY ELSE CAN BUY IT FOR LESS

Confidence is the foundation upon which the writer has based his entire selling talk in this letter. It enumerates the three rigid rules of the store and impresses the reader with the firm's business integrity and the dependability of its goods.

Confidence!

Dear Sir:

Confidence is a big word with a big meaning—and Confidence is the solid-rock foundation upon which we stand.

One of the things you like to feel when you walk into a store is that it has but one price. *And nobody else can buy its merchandise for any less!*

The history of this store is simply sixteen years of plain dealing under three plain rules:

Rule No. 1 is One Price.

Rule No. 2 is Plain Figures.

Rule No. 3 is Honest Values.

No mysterious markings on price tickets here; neither do we play favorites. *Every* customer is a favorite at this store. Our goods are bought on a strictly cash basis. Every penny we save in discount goes into your pocket.

And now that we've made all this clear, we want to announce that many handsome fall arrivals in dependable head-to-heel apparel are awaiting your inspection. We think it's the finest selection of men's garments ever shown here.

Come in and investigate. You're always heartily welcome.

Cordially yours,

Men's Raincoats

A SPECIAL GARMENT MADE IN LIMITED NUMBERS

A black raincoat for clergymen is here effectively presented with arguments about value, price, and usefulness, and an offer to send on approval. Emphasis on the limited output is intended to inspire quick action.

My dear Doctor:

I am writing you personally today because we have just designed and finished, especially for clergymen, about 100 fast-black Boston Raincoats, one of which I would be delighted to send you at once on approval.

You would like this coat immensely. I am almost positive you would want to keep it, and so I am glad to make you a special price of $28 for this absolutely storm-proof, light-weight, good-looking garment.

You would find it very useful on rainy days going to and from church, or making calls, or officiating at weddings or funerals during wet weather.

I urge that you let us hear from you at once, as the number of these coats is limited, and I really would like to see you get one at this very low price.

You are of course taking no risk whatever in remitting the amount today, as we absolutely guarantee to refund your money if for any reason you return the coat.

Sincerely yours,

Men's Hats

A BREEZY LETTER ABOUT MEN'S HATS

Slang rarely is permissible in good sales letters. But here it is consistently used to catch the attention of young men. The styles described and the low prices quoted tend to strengthen the appeal.

Dear Sir:

The new men's roofing shop makes its bow!

Advance 1921 models in Derbys, Soft Felts, and Velours have just been unpacked. We doubt if you've ever seen so distinctive an assembly of good-looking sky-pieces.

We specialize in two-dollar and three-dollar hats, all ordered before prices advanced, to give you better values. Save a dollar on your next hat, at the new store.

But whether you need a new roof or not, we're most anxious to have you look through the new store. Come in and gaze 'round. We won't talk shop, mind—we'll simply treat you as a distinguished visitor.

The sooner you come, the happier we'll be.

Remember the number, 300 Chestnut, opposite the Commerce Building.

Sincerely yours,

A SALESMAN ANNOUNCES NEW CONNECTION

Here is a live personal letter with a touch of humor, addressed by a salesman to his customers. He now is employed by a men's shop and wishes his old friends to pay him a visit. A good sales paragraph is included.

Dear Friend:

I've gone to work.

Don't get scared. Nothing dangerous. Just light labor! I'm hired man in a hattery. Hired to sell hats—good hats, at $2 and $3.

But it isn't just lids. This enterprising firm is strong for *service,* too. In this respect I guess my smooth tongue and city ways appealed to them. Hence my employment. They really want you to have the hat you should have, at the price you want to pay.

Woolworth two-dollar and three-dollar hats should be called Wellworth, because they're well worth more. You'll back this claim yourself after wearing one.

So—

Now that you know the truth about where I am and what I'm doing, for the love of Mike *look me up!*

Sincerely,

Women's Apparel

WOMEN LIKE TO SAVE ON WAISTS

This kind of economy argument pleases the average woman. The letter tells about a waist shop on the second floor that manufactures its own goods. Low rental and buying direct are effective inducements.

Dear Madam:

In these days of rising prices and sinking values the Blair Waist Shop is a great boon to women who want to make every dollar buy its utmost. We manufacture our own waists, and can sell 'way below stores that buy through middlemen, whose extra profit *you* pay.

The Blair Waist Shop is the place for the woman who wants style and service at a big saving. We advertise a little in the newspapers, but don't spend *thousands* that way and then charge you higher prices.

Come to the second floor at 70 Church street and you will be delighted with the pretty waists you'll find. We are making scores of new friends every day — women who *know merchandise*, who appreciate quality and genuine value. They are telling their friends about us.

You can't help but like our cool, fluffy Georgettes in white and delicate pink and blue, our fine Crêpe de Chines for best. For business, our strictly tailored waists of Voile and white and colored Linens are in very best taste. If you do not know the new Cassaques, come in and inspect them.

You are never obligated to buy. We like having you come in to look over our stock, and you'll like coming. Below are the reasons why:

1. We have brand-new, fresh, latest goods.
2. Our service is prompt, painstaking, courteous.
3. We manufacture our goods and stand behind them.
4. Our qualities are the best for prices asked.
5. Our prices are the lowest you will find in Hartford.

Our second-floor location means an additional saving to you because of low rental. We will be glad to see you. You will be glad you came.

Yours very truly,

A NEW STORE'S FIRST REDUCTION SALE

This is a simple plan whereby a women's garment store announced its initial reduction sale and added materially to its list of friends. The letter is not at all flowery, but its plain, simple, sincere directness of tone brought the business.

Dear Madam:

As you may have heard, we are just now in the midst of our *Great Friendship Sale.*

Frankly, it is a sale to win friends for this new store. We believe it is the biggest value-giving event in Women's Garments that has happened in Detroit for a long, long time.

We write you today in the earnest hope that you may not miss this unusual opportunity to supply your wardrobe with anything you may need, at perhaps a greater saving than you have ever made on the same class of merchandise.

As you know, the Walker Store is but four weeks old and its stock is the very newest in town. We haven't a dollar's worth of *old* merchandise to show you, and customers who have already been to this sale are helping greatly to increase this store's list of friends.

We aim to prove to the economical women of Detroit that they can obtain style and service here at lower prices than elsewhere. This store cannot only give you more for your money, but better service and more courteous attention, thereby making you its friend.

The Friendship Sale is proving an immense success. Hundreds of women have found that every reduction in this sweeping clearance is a genuine one.

Your experience will be the same. Do not fail to come. It will mean many friendly savings for you.

Yours very truly,

NEW ARRIVALS AND BETTER FACILITIES

Announcement of the very latest styles, a new location, and a new manager is here embodied in a letter that is effective because it comes right to the point and has no flourishes. Also, it is formal and brief, which are desirable qualities in this form of announcement.

Dear Mrs. Robinson:

We are glad to announce the arrival of a charming array of New Spring Models.

Our other good news is that we are now in our new quarters, with greatly increased facilities.

Mr. John Casper, formerly of the Audubon, is now with us. We believe he needs no introduction to you. He is in complete charge and will do his utmost to uphold the confidence you have shown in him.

Not only the very latest ideas of Design, but some very delight-

ful innovations in New Material, are here for your inspection. May we not expect a call from you sometime during the coming week?

We assure you of our sincere appreciation of your past patronage, and in anticipation of soon welcoming you, we are,

Yours very truly,

A MANUFACTURERS' AGENT INVITES TRADE

Special advantages of saving in buying direct from the makers and saving the profit of the middleman. The reader is cordially invited to come and inspect new and attractive lines of samples.

Good News for You!

Dear Madam:

We represent several leading New York manufacturers of Women's, Misses', and Children's Wear, and can offer you an endless variety of popular styles and late novelties in new spring merchandise, shipped direct from the East.

Our connections there give you a tremendous advantage: We receive samples of the very newest Fifth Avenue creations just as soon as they are produced.

You will save money by buying through us. We sell to you direct at actual manufacturers' prices. Think! It is just as though you were making your purchases right in the office of the manufacturer.

Purchasing through us you get better values and more dependable garments; you have the advantage of better service, prompt shipments. You put the middleman's profit right into your own pocket.

You will find it a money, time, and trouble saving move to inspect our samples and get our prices without delay. Should you intend visiting Minneapolis soon, we urge you to call and see us, or telephone and we will send a representative with any line of goods you wish to look over, as we carry complete samples of all manufacturers we represent.

Feeling sure you will find it advantageous to purchase through us direct at manufacturers' prices, we are,

Very truly yours,

Women's Hair Goods

EMPHASIZING UNUSUAL VALUE IN HAIR GOODS

Here the selling talk includes a premium offer and agrees to refund money on unsatisfactory goods. The letter suggests that the reader tell her friends of the unusual quality and values offered.

Dear Madam:

Just this morning our new importation of hair goods arrived. It had been delayed for months because the quality we desired is not easily obtainable. But it was well worth waiting for. You will think so too when you see the unusual quality which lends to these goods that indefinable distinction demanded by the well-groomed woman.

We want you to pay us a visit—and at your very earliest opportunity. We want to give you the fullest advantage of a wide selection. And we want to prove to you the tremendous saving we are able to offer. Here's just one item for you to consider: We are introducing a new-style switch, made on three separate stems, which retails in New York for $24 and which we are offering at $16.

Our prices have astonished hundreds of women. They are about half what other concerns ask—quality, length and shade of switch considered. Our entire line of hair goods is made with the utmost care, of soft, fluffy, and luxuriant human hair that will match your own shade perfectly.

You surely are missing a great bargain if you fail to examine the remarkable $24 value we sell for $16, and we are sure your friends would be delighted with our switches and deeply grateful to you for telling them where you bought yours.

We give you absolutely free six 15-cent hair nets with each switch order, and cheerfully refund the money on all goods not satisfactory.

Trusting that you will come to see this wonderful stock very soon, we are,

Yours very truly,

Clothing on Credit

STIMULATING INTEREST OF OLD CUSTOMERS

Announcement of new fall lines and warm appreciation of past patronage figure conspicuously in this letter. There are also paragraphs of effective selling talk, with attention directed to liberal terms.

Dear Friend:

We are happy to announce that our new fall lines of men's and women's apparel are now arriving.

Case after case is coming in. Beautiful garments, smart, attractive styles combining all the most recent ideas in color and pattern of skilled Eastern designers! Never have we had so many real fashion thrills in store for you.

And you know how we feel about it. You know you need have no embarrassed-if-you-don't-buy feeling in this store. You are ever so welcome to come in and try on anything and everything without the least obligation. This is the obliging store. Feel entirely free to look over our stock to your heart's content.

We deeply appreciate one thing: You have already honored us with your patronage. You've proven your good will by favoring us with a purchase. We feel that whatever you bought gave you the utmost satisfaction or you'd have come and frankly told us so.

So again we cordially invite you to visit us. We promise you the same extraordinary values, the same liberal, courteous, and sincere treatment.

We advise you to come and make your selections early—get first choice of these wonderful new styles and values. Don't wait—come now! Your credit is good.

Your friends,

FOLLOW-UP FOR OLD CREDIT CUSTOMERS

Here the reader is made to feel that he gets as much, pays as little, and fares as well as he would if he paid cash. The letter is personal and friendly without overdoing it. Credit customers like to know they're welcome.

Dear Friend:

Maybe our last letter didn't reach you. Maybe you got it and have been too busy to come and see us. But we're sure you would have been here long ago had you known the many new and attractive lines of apparel we have in stock.

This year your old friend The Barclay has beaten all past efforts in gathering the most magnificent array of men's and women's clothing ever offered by a credit store in Milwaukee.

And the beauty of it all is: Because of our special buying advan

tages and low operating expenses we are able to match prices with the lowest-priced cash store in town. This is a bold, broad statement. But we can prove it.

You've been here, you know the store, you know the goods, you know the people behind them. You know we are fair, liberal, and obliging.

You know we want you to remain our stanch friend as well as our customer. This business isn't all cold cash and clothes—we insist on making real pals of our patrons as we go along.

Don't put it off. You're bound to need these clothes soon. The earlier you come, the wider your selection, the better you'll be pleased.

Yours for saving and satisfaction,

Men's and Women's Footwear

A SALE OF MEN'S OXFORDS

Showing that one can put snap into a letter like this without detracting from its serious productive power. This kind of letter is attractive even to the busiest man. He likes to save on a new pair of oxfords during midsummer.

Dear Sir:

Yes, it's true. Every word of it!

Our big, bristling clearance sale of men's oxfords turns loose on July 20, as you'll see by the papers.

This will be a dead-in-earnest affair. It's a real one-time chance for you to get your favorite oxford at a big slice off the regular price.

You know Currier's merchandise and methods. He has always respected the confidence of Toledo folks. So this sale is a real sale of regular goods—not a fixed-up affair. I've just $2,500 worth of men's high-grade oxfords that must, will, and shall be sold.

Sorry I've got to sacrifice them, in one way, and in another way I'm glad. Every pair that goes out at an extra-low price is a lasting advertisement.

So come quickly and be fitted, at a saving you won't forget, in an oxford you'll remember us by. Come early, so you'll be sure to get your correct size.

A Currier fit is faultless. In fact, it's a fit or you don't fork over. Yours very truly,

CUSTOMER-GETTING LETTER ABOUT MEN'S SHOES

This is a splendid form of trade-building letter—it covers all sides of the question, yet is not too long for a busy man to read. The letter did excellent work in bringing patrons to a new men's shoe department.

Dear Sir:

No matter where you've been buying your shoes, and no matter what make you buy, this shop has four surprises for you:

A surprise in Quality. A surprise in Style. A surprise in Price. A surprise in Service.

Men's shoes are pretty costly nowadays—the good ones. So it's worth your while to investigate. It's wise to compare.

The Grant Shoe Shop has a new men's department, with a brand-new, fresh stock. It can save you many dollars. It can supply the shoe you like—and the price-tag will fit your purse.

You want a certain kind of shoe. You want a certain style. You want to pay a certain price. This store can satisfy you in all these things.

You are urged to come in and try on shoes to your heart's content. You need no excuses if you don't buy. Courtesy is a big part of our service—we spare no pains. It's our duty to suit you as to style, fit you as to size, please you as to price.

Make up your mind: Try this store for your next pair.

Yours for shoe satisfaction,

TRY ON SHOES TO YOUR HEART'S CONTENT

A custom-getting letter that drives home a big point: No matter how many pairs you have tried on, don't buy unless you are suited. A great many people are so constituted that they appreciate this kind of a letter.

Dear Sir:

Here in our alert new Men's Department you can try on shoes to your heart's content and never feel that any apologies are due. We make this a big point. That's because we believe a man often hesitates to go into a shoe store, feeling he might not be suited. He doesn't like to go out without buying.

Not so with the Grant Shoe Shop. Here you are never urged to buy. Here you are left to decide for yourself. Our salespeople are made to realize that they themselves wouldn't want to buy a shoe if it didn't suit them.

In these days of high prices on leather every man should be careful of three things: To get full value for his money. To get the style he likes. To get the proper fit. We guarantee all these—we insist on your getting them.

On our shelves you will find the very highest grades of shoes for men of all tastes. And remember: While we carry the best, this is not a fancy-priced store.

Don't buy that next pair till you've stopped in at the Grant Shop. You'll not regret it. Come now—while our new fall stock is replete with the newest models.

Yours sincerely,

FIGHTING THE HIGH-PRICE IDEA

Lots of men are extra economical about buying shoes and won't go into a shoe store that looks expensive. Here the writer takes the bull by the horns and proceeds to banish the thought in his opening paragraphs.

Dear Sir:

Don't let your eyes deceive you—

Because this is a fine-looking shoe store doesn't mean our prices are high. The reputation of our shop is built on the foundation of utmost quality at minimum price.

Good shoes, you know, *never* have been cheap. And cheap shoes, you know, always have proven dear to the fellow who bought

them. The good article always costs more, for a very good reason: It's *worth* more.

Besides our superior quality and maximum shoe value, we offer you something new in the way of superior service—more expert fitting, combined with polite attention to your wants.

You come and go here without the slightest ought-to-buy feeling. This is one of the things you'll like about the Barnard Shop.

Put us to the proof. Come in. See how well we back up every claim we make.

Better shoes and better service—for discriminating men. You're one of them. This is your kind of store—and we're expecting you.

Yours very truly,

THIS LETTER GOES AFTER NEW TRADE

Here is a good round sales talk that will convince the woman who is hard to please. The arguments are particularly well chosen and may easily be adapted to almost any woman's shoe store.

Dear Madam:

If you have never bought shoes at this store, pardon us if we say it is your *loss* as well as *ours*. For we feel that you may never have known the maximum comfort, the maximum style—advantages that we know we can offer you, no matter what may be your particular taste in footwear.

For a long time we have studied the shoe likes and dislikes of the women of this community. We feel that we are fairly well acquainted with their ideas. It has been our constant study to please them in every particular. Furthermore, we have kept a vigilant eye on the new trend of styles, the changes, the smart innovations from the style marts of Shoedom.

This is the shoe store for the women where Style goes hand in hand with Service. We are careful to avoid the shoddy creations and makeshift models of the unknown manufacturer. When we show a fresh creation in footwear we know its style pedigree before offering it to our customers. We prize their confidence in us as the most valuable asset of this business.

Our sole idea is to fit you in a shoe you will be proud to wear and which will be a *walking advertisement* for this store. We want your friends to admire your shoes and ask you where you got them.

Never have we had a more complete showing of new and desirable models than at this time. We cordially invite you to come and see for yourself. It is never the least trouble to have you try on any number of styles, and we feel confident of being able to please you perfectly.

If you have in mind something particularly new and fetching, either we have it here or can get it for you. Let us demonstrate our ability to give you 100 per cent of shoe satisfaction. May we expect your visit within the new few days?

Yours very truly,

APPEALING TO HER LOVE OF STYLE

To feel she is wearing the very latest and that no woman she knows has anything newer is particularly satisfying to a great many women. This letter is aimed at that trait in the feminine nature.

Dear Madam:

A well-shod foot is the first requisite of the well-dressed, well-groomed woman of today. No matter how becomingly she may be gowned or whether her hat is a perfect gem of the skilled designer's handiwork, she is never really well dressed unless her footwear is beyond reproach.

Our buyer is not alone a keen judge of good leather and faultless workmanship, but keeps thoroughly well informed as to every new style innovation both in this country and abroad. If it is a new and stunning model in women's footwear that has made its appearance on Fifth Avenue, New York, or the Avenue de l'Opéra, Paris, it will soon be a part of our stock, or we can get it for you.

So right here in your own home town you have a direct connection with all the shoe-fashion centers of the world—you can get any new creation you have ever seen or heard of. Hence you need never envy another woman an exclusive style she is wearing, in which she takes so much pride. You can have it yourself.

Durability and service are a part of every shoe you buy here, no matter what the style, no matter what the price. In footwear the old saying that "handsome is as handsome does" correctly applies. The good-looking shoe that doesn't wear is worse than the unbecoming style that does.

This store has made an especially keen study of pleasing individual tastes. We know that you will be more than satisfied with any shoe you buy here. Put this statement to the test. Come for a try-on this week. The smart new incoming styles are sure to please you.

Yours very truly,

WOMEN LIKE TO BE WAITED ON PROMPTLY

This letter appeals to the woman who likes prompt service when she goes to buy. In a shoe store she is often kept waiting because of the unusual amount of time the salesmen spend with each customer.

Dear Madam:

Have you ever gone into a shoe store where everybody was busy and you couldn't get waited on? Have you had to wait while the woman ahead of you tried on nearly every shoe in the house before making her decision and finally releasing the clerk for your service? And then has he said, "But we don't keep the style you want, Madam," or "We've the style you want but it doesn't come in your size"? And have you left the store angry at his attitude,

with forty or fifty minutes of your precious morning utterly wasted? Have you?

We operate our Women's Department so it is delightfully free from annoyances of this character. *No one waits here* but the clerks. You have instant attention. Our sales force is ample. Our patrons cannot afford to wait and shouldn't be kept waiting.

Courtesy is our watchword. Every salesman knows he is here to *serve*. You may come in, try on any number of shoes without buying, and always receive the same polite consideration.

We have the largest line of good shoes in the city. Shoes for every foot and every fancy. If you like the dainty, high-heeled type, we have a new line that will arouse your enthusiasm. If you prefer the sensible shoe, easy on the foot, for long tramps or hard daily wear, we have abundant models in this very style. Whether you wear the round, comfortable toe or the long, narrow vamp, we have scores of styles to please you.

And our prices are right. Come in the next time you need shoes. Our shop will be a revelation to you.

Yours for Prompt Attention,

STATING SUBSTANTIAL REASONS FOR LOW PRICES

Here is a good plain-talking letter that clearly sets forth five plausible reasons for this store's ability to offer unusual values. The letter applies to either men's or women's shoes, or both.

Dear Sir:

The Merriam Shoe Store has an important message for you today. A money-saving message. It is that we can sell you *dependable footwear* at the very lowest prices in town—

(1) Because we do not spend several thousands a month for advertising.

(2) Because our store rent is low, even though our location is a prominent one.

(3) Because rigid economy in every detail is observed in our store management.

(4) Because our sole aim and fundamental business principle is to give every customer the utmost shoe value for the money.

(5) Because we know the one big, simple secret of business success: *Satisfied customers.*

If you never have bought shoes of this store, make it a point to get your next pair here. You will find that what we have said is true. We feel sure you will buy from us thereafter.

Call on us for your spring footwear. We assure you of a perfectly satisfactory fit, good value, correct style, and courteous treatment.

Yours very truly,

Retailers' Trade-Winning Letters

EARLY CHRISTMAS LETTER FOR GENERAL STORES

Announcing large arrivals of holiday goods of every description, the writer makes a general selling talk, suggesting early selections. This could be used for any store as a pre-holiday letter.

Dear Madam:

It may be a bit early, but we want to wish you a Merry Christmas and a Happy New Year, lest we forget in the holiday rush.

Already we are opening large shipments of holiday goods, both imported and domestic, and arranging a Christmas display of great attractiveness.

We are ready to show you the many new arrivals in these goods. You will find big savings and many other advantages in doing your shopping before the rush begins.

Your money will go farther at this store. You will be better satisfied with your selections. Our stock is made up of selected lines, each having some special merit because of its beauty or utility or novelty or timely appropriateness.

You will find early Christmas shopping here the genuine pleasure it ought to be. In addition to holiday goods, we show big lines of seasonable and staple merchandise. A wide range of things suitable as gifts—handkerchiefs, gloves, hosiery, ribbons, linens, dress goods, shirts, neckties, suspenders, clothing—everything needed for present use and for the winter months ahead.

Then, too, we've made great preparations to please the little folks. We hope you will bring them to our store as often as possible, to enjoy our fairyland of Christmas toys and entertainment. You'll enjoy seeing them have a good time—so shall we.

Expecting to see you soon, and with the season's compliments, we remain,

Sincerely yours,

GETTING IN TOUCH WITH A NEW CUSTOMER

This letter contains a good general selling talk that arouses the prospect's interest and implants a certain confidence. The argument about every customer owning a heart interest, and the closing line, are effective.

Dear Madam:

Today we write you because we feel this is really *your store.* We run it, but every customer owns a heart interest in it.

In buying our merchandise we have a fixed policy—not to experiment with goods of unknown quality. It is *our duty* to protect you against the doubtful kind. We do! Some merchants

"take a chance" with goods on which they make a larger profit. But this store's buying methods are founded upon the principle of making stanch friends through sterling merchandise.

We do not rely too much on the advice of traveling salesmen, as many do. We make our own investigations and comparative tests. We must know the goods before we take the responsibility of recommending them to you.

So in this store you buy with a sense of security that is born of solid confidence. Your patronage will be warmly appreciated by us, not in words, but in deeds—in giving you *bigger values, better service, more satisfaction.*

We shall be happy to have you come in at any time. Whether you buy or not, visit us often. Frequent visits help you to keep informed on fresh arrivals, late styles, attractive novelties, special values.

Remember, this is your store—don't neglect "your own."

Cordially yours,

HOLIDAY LETTER FULL OF GIFT SUGGESTIONS

Beautiful, appropriate, and useful presents are itemized in this letter. It is a splendid idea to do this in soliciting Christmas trade. Often the gift-perplexed reader sees just what he or she is looking for.

Dear Madam:

If, in shopping for presents, you seriously want to save money, be sure to come to Slocum's and see the many beautiful, appropriate, and useful things that make splendid gifts:

Fancy China of every variety.

Toys in endless array—delightfully novel and fascinating playthings that will delight children of all ages.

Games in profusion—all the very latest interesting and most absorbing ones.

Manicure Sets galore, from the least expensive to the elaborately beautiful.

Brush and Comb Sets—always acceptable. You will find them here much lower priced than elsewhere.

Leather Goods, in pocketbooks, card-cases, bill-folds, and all the most recent novelties that will make lasting remembrances.

Children's Books—very newest fairy stories, beautifully illustrated in attractive colors—prices to fit every purse.

Copyright Fiction for grown-ups. A late book always is acceptable. The very newest are here at agreeably low prices.

Perfumes—all the new and dainty scents to please Miladi. A gift in perfume will please any woman.

Toilet Waters. Bottles and atomizers in all sizes make splendid impersonal gifts.

Candies—freshly shipped, in the most delicious assortments;

all in elegant Christmas packages. The kinds that melt in your mouth, all freshly packed in beautiful holiday boxes.

There are many other rare, beautiful, and pleasing things we have not the space to mention—but you'll find the solution of all your little gift perplexities at Slocum's.

As Christmas is very near, come as soon as possible and make your selections among our endless array of handsome offerings appropriate for husband, wife, father, mother, sister, brother, son, daughter—and even the baby.

Yours very truly,

SOLICITING OLD OR NEW TRADE

This letter makes a good selling talk as a customer-getter for a general store. It has the right tone, wording, and length to be used by any retail store dealer who would like to see a lot of new faces in his store.

Dear Madam:

This store takes a genuine interest in fulfilling your smallest need. That is because it has long had a secret ambition: It wants you to think of it as "your store."

It earnestly desires to please *you*. It works very hard to please *everybody*. So, if we seem overenthusiastic today in writing you about our inspiring new goods for fall and winter, it is because this store has achieved something unusual.

You will be delighted with the attractiveness of our new goods and the better values we are showing. Nothing pleases you more than to receive a better article for the same money or the same article for less money than you'd pay elsewhere.

For fall and winter we are showing the latest styles and newest fabrics in wearing apparel for the whole family. Also many attractive values in quilts, blankets, linens, curtains, sheets, and the most up-to-date household goods. A great variety of goods needed for your comfort in cold weather.

Here is a suggestion you surely will profit by: Do your shopping early this season. Because of the present market on certain lines of merchandise, also because you get a full season's use and pleasure out of what you buy, make your selections while assortments are at their best.

Plan an early trip to this store. Make a memorandum of your probable needs now. *Buy now.* Later you may thank us for the suggestion.

Sincerely yours,

BUSINESS-BRINGING LETTER FOR GENERAL STORE

Here, through plain, convincing talk, the customer is made to feel that his dollar buys its utmost at this store. In the fifth paragraph a good point is made as to buying leading lines of merchandise.

Dear Madam:

One thing we'd like you to feel sure of: Your dollar buys its *utmost* at this store.

Especially is this true in the spring, when your needs are many. Spring is a time of general replenishing. Hence our better values are *doubly* appreciated.

Why not buy your spring goods where your money will buy *more than elsewhere?* The country is flooded with cloaks and suits that look and cost on a par with those of several seasons ago. But they don't give *half* the service.

Because of this condition, we have investigated the products of leading manufacturers with unusual care, and fortunately obtained fine lines of garments we know are reliable. We offer them at prices lower than any other store.

In dry goods, dress goods, shirt waists, laces, linens, underwear, hosiery, and all seasonable lines, every salesman who calls on us carries "leaders." These are lines above the average in design, quality, value. They are intended to give strength to his entire line. We select these "leaders" from all the lines shown to us, thus skimming off the cream—for you. We show you lines made up entirely of leaders.

So don't delay! Come in and see our great showing of these selected goods. See the new things! You are always welcome—this is the store of unfailing courtesy and sincere desire to please.

Very truly yours,

STRONG PERSONAL LETTER TO WIN TRADE

Here is an unusual type of customer-getting letter, written in a personal tone that may be studied with real profit. It is happily adapted for use in going after new trade for almost any kind of a store.

Dear Mrs. Brown:

This morning on reaching the office I made up my mind. Said I to myself: "I'm going to write Mrs. Brown personally this very day."

Naturally, I had a very special reason for this. I've long had my eye on your exclusive trade. So I decided to tell you so plainly.

I'm positive this store's ideas of merchandise and your own harmonize perfectly, Mrs. Brown. Therefore, you can do better in choice and quality on nearly every article you buy. I know you'll think this a pretty broad statement. But I'm *sure* of it, just the same.

That's why you ought to be "our customer." So I ask you to accept this earnest letter from me today as a cordial invitation to call here on your next shopping tour. Yes, come! Let us prove all we say.

Then, too, we've another thought in mind. I might as well come right out and confess it. Here goes. Your influence counts for as much as your trade. We're anxious to have you a friend of this store as well as a patron.

By friend we mean one who believes in us. One who has firm faith in our merchandise and methods. One who isn't afraid to say so to any acquaintance she meets. Our store, you see, is "advertised by its good friends."

Mrs. Brown, my letter's serious mission is warmly to invite you in, so we may show why our house is worthy of your patronage, friendship, and even praise.

Don't delay. Don't neglect it. Come soon. The sooner you come, the more you'll save. The better your values, the bigger your dollar's buying power, the downright "gladder" you'll be that you read this letter and accepted its invitation.

Cordially yours,

ANOTHER TYPE OF STRONGLY PERSONAL LETTER

Here is a very convincing appeal that is especially satisfying to the woman shopper. It greatly reassures the customer who feels a sense of embarrassment about leaving the store without buying anything.

Dear Mrs. Brown:

Yesterday I had a little argument here in the store with one of our salespeople. I thought it might interest you to know how it ended. The salesman was told:

"The patron is the most important person in this store, first, last, and always. Without patrons this store couldn't exist. Neither would your job be here. So, remember, both you and I are under obligation to the patron. In fact, we owe her everything!"

These were the very words used, Mrs. Brown. And that's exactly how we feel about it. So you can see just how this store feels about every customer who comes in.

Your visit here compliments and honors us. Every courtesy *must* be shown you; every facility of this store is at your disposal. It was put here for *you.*

So, instead of your being overinfluenced to buy when you visit here, we feel honored and indebted to you for your visit. You thought enough of this store to come in and see its merchandise. If you didn't find exactly what you wanted, we're *not* sorry you didn't buy. We're glad. You'd never be satisfied with an article that wasn't what you wanted. So, we'd rather lose the sale than sell you what you didn't like.

That's why you must always feel perfectly free to "come and

go" here, Mrs. Brown. Every article is in this stock to be shown to you, whether you buy or not. Everybody in this store is here to serve you. Every facility, in every nook and corner of it, is here for *you.*

Come in often. Ever so often. Get the habit. Bring your friends. Feel at home. You're thrice welcome. Never buy what you don't like. Never go away dissatisfied. Tell us about any little trouble. We'll fix it—and fix it quickly.

Your friends,

PROTECTS THE CUSTOMER AGAINST HIGH PRICES

The above thought is well embraced in the following letter. It is based on an argument that demonstrates how the store's timely purchase of seasonable merchandise really works to the advantage of its trade.

Dear Mrs. Brown:

Here are some thoughts that may induce you to visit us sooner than you expected. They are really *important things for you to know.* They mean dollars in your pocket. They are vital. Vital facts. Facts you may feel sure of on every purchase, large or small.

This is the store that *protects* you, Mrs. Brown. It protects you against unfair, high prices through goods having been bought at the wrong season. It protects you against loss of time, inconvenience, petty annoyances, discourtesy, and other things due to a thoughtless management.

Indeed, I take a genuine pleasure in saving you money through this superior merchandising system of ours, Mrs. Brown. Also, I study to save you trouble or other dissatisfaction due in some stores to poor service or inefficient salespeople.

You'll find our working force like one big, harmonious family. All work together in the interest of the customer. All are enthusiastic, loyal, attentive. All want you to make this store your store in every way it can serve you.

Your slightest wish, your smallest purchase, receives our very best attention. Somebody called this store "the store with a heart and soul and conscience."

We won't be happy till we have another visit from *you.* It will prove as profitable to you as to us—perhaps more so. Why not come tomorrow? Decide on your shopping hour right now.

Your friends,

A WARM, FRIENDLY, CUSTOMER-GETTING LETTER

Personal enough and intimate enough to make the reader feel the store's keen desire to please her. It is the kind of a letter women buyers like to receive. It breathes a real glad-to-get-your-trade spirit.

Dear Mrs. Brown:

This store of ours is the happy-to-serve-you store. Everybody in it is imbued with one idea. That idea is: "I am here to satisfy the customer!"

Yes, it is true. Each one of us is here for your benefit. It is a big, helpful thought, Mrs. Brown. It means so much—so very much—to you and to us. It makes you realize we're not here just to sell you merchandise, but to give you *real service, accommodation, conveniences,* that only the strictly modern store offers its patrons. I am happy to say that this store is down-to-now in every feature of its service system.

You like to deal at a store that's glad to get your trade. You like to feel that every dollar you spend there really is appreciated. You like to know we are anxious to have you delighted with even the smallest purchase. You like to feel that our rules are rules of accommodation instead of rules of restriction.

And you can feel that way, Mrs. Brown, about this store. I want you to know I will deem it a great personal favor if you will come direct to me with the slightest complaint you may ever have to make. I can rectify it so quickly, so satisfactorily, I know you'll feel well repaid. A store is like an individual, you see. It can't see its own faults. It must be told about them.

Now, there are many new things, fresh arrivals, splendid values, all waiting here today for your inspection. You'll be ever so glad you came. Remember, you can't buy unless satisfied.

Decide to come right now—'tis a profitable impulse.

Your friends,

A FINE, CONFIDENCE-INSPIRING LETTER

Here good use is made of another customer's unusually strong oral indorsement. Other arguments in this letter have a personal appeal that drives home the buying thought. The satisfaction-or-money-back argument is never amiss.

Dear Madam:

Maybe you'd like to hear what one of our oldest patrons said about this store the other day. Her remark pleases us more than anything we've ever heard, because deep within us is an intense, real desire for the warm approval and firm good will of every single customer. Here's what the lady said:

"Why, I could go into that store blindfolded and buy anything I wanted and get absolute satisfaction. It's a store where even a child can go alone and buy!"

That statement is wonderful to us. We believe that you will appreciate it at its true worth.

Confidence, you know, is a priceless thing! This business of ours has been built upon the granite basis of confidence. That's why I sit down and write you this personal message today. This store wants *your* confidence. It wants your trade based on that confidence.

Remember, no matter what the maker's name on any article you buy here, Mrs. Brown, you have the *added quarantee* of this store's reputation behind it. That means, *satisfaction or money back.* So every purchase you make here is at our risk, not yours.

Right now I'm especially anxious to have you see some very special offerings in many lines freshly unpacked. Really, I'm pretty sure it will prove a *fortunate* visit for you. I think there are some surprises for you here.

Make up your mind at once. Plan a special shopping trip to this store immediately—if too late today, arrange it the first thing tomorrow. There are dollars drifting away every day you wait.

Sincerely yours,

THE TEN COMMANDMENTS OF A GOOD STORE

Here is a unique and unusually impressive way of pointing out to the customer a firm's avowed business policies. This letter is so original it is sure to make a lasting impression upon the reader.

Dear Customer:

I don't often bother you with a letter, do I? Well, then, perhaps you won't mind reading this store's Ten Commandments—they're precisely what we've followed for many years, only we've never written them down until today:

The Ten Commandments of the House of Robinson:

1. Thou shalt give dollar for dollar in full measure of true and honest merchandise.

2. Thou shalt make each and every customer thy fond, fast friend, remembering the wise philosopher's word: "To have friends, thou must be one."

3. Thou shalt proceed rigidly upon the principles of the square deal and make each transaction a shining example of the Golden Rule.

4. Thou shalt warmly welcome the small purchaser as if he were a princely patron, and favor the random customer as freely as the regular.

5. Thou shalt play no favorites, but make favorites of all.

6. Thou shalt lead all friends from the error of too frequent long-distance trading—for oft' the merchant-of-the-mails is like unto the noisy circus, with paper promises, that cometh and taketh much, giveth little, doeth no good for the community, and is stone deaf in thine hour of need.

7. Thou shalt have one price for all, and that price fair, right, reasonable.

8. Thou shalt extend the hearty hand of helpfulness to the thrifty who come for accommodation. Thine shall be an open house with an open heart.

9. Thou shalt be courteous, kind, just, and generous to everyone, sympathetic in the hour of affliction, sincere and neighborly ever.

10. Thou shalt treasure as a priceless jewel the full confidence of the community. Thine shall be a store with a soul, where even a blind man shall receive honorable value and the little child may come alone and buy.

Won't you bear these in mind when you think of this store? It is our whole ambition to live up to them—today, tomorrow, the next day, and for ever and aye.

Sincerely yours,

WINNING BACK A NEGLIGENT CUSTOMER

This is the kind of a letter that can be used to bring back trade that is dilatory about making necessary purchases, or possibly straying in other directions. It has a good, earnest tone without being too urgent.

Dear Madam:

Human nature is pretty much the same the world over. No one likes to be forgotten.

Somehow, here of late we feel as though this store must have slipped your memory. We notice you've been coming in very seldom. Naturally, our curiosity is aroused. We wonder what can be keeping you away.

Most of our patrons seem enthusiastic over our service and merchandise, and because we do not often lose a good customer we felt impelled to address this letter to you today.

We hardly believe that your infrequent visits could be due to any dissatisfaction on your part. If anything had occurred to cause you displeasure or inconvenience, we feel sure you would have given us the opportunity to make it right. If there should be any such reason, won't you call promptly and tell us what it is?

The management of this store always has felt it a very special privilege to place its merchandise and service at your disposal. Happily, we enjoy the patronage and confidence of the best people in this community, hence our earnest desire to have you increase your trade at this store. We will spare no pains to prove to you that your custom is sincerely appreciated.

We cordially invite you to renew your habit of visiting here, and assure you we will do all in our power to make you feel doubly welcome. Why not come and see us within the next few days? It would be a special pleasure to know this letter had accomplished its mission. We're expecting you.

Yours very truly,

CORDIALLY INVITING A CHARGE ACCOUNT

This letter is unusually well worded to attract new trade through inviting purchases on credit. The statement that a store is known by its charge accounts is a cleverly implied compliment to the reader.

Dear Madam:

Any time you want to come in and make a purchase without cash it will be a great pleasure to us to open a charge account with you. In fact, we've been eager to do this for some time.

We even have gone so far as to make a record here in the store that whenever you call it is all right for you to purchase whatever you want. Everything is arranged for you!

A revelation awaits you in the character of service, the quality of merchandise, the uniform courtesy, and the genuine desire to win not only your patronage but your friendship and approval of this institution.

Every modern woman realizes the many benefits, the conveniences, and even prestige, she enjoys through having a charge account at a dependable store.

A store, in turn, is known by its charge accounts—you judge it by the women who patronize it on that basis.

So that, because of your position in the community, if you avail yourself of our invitation to do your buying here you are reflecting credit both on yourself and on this store.

We hope you will decide to let us serve you—all the facilities of this store are completely at your service.

It is *your* store.

Use it! Use it *soon!*

Yours very truly,

FOLLOW-UP INVITING A CHARGE ACCOUNT

Another letter that makes a good impression by cleverly hinting that the real reason for wanting the reader's custom is the prestige her name will lend the store.

Dear Madam:

You haven't been in to open that charge account. We are anxious to have you start it. A sheet has been inserted in our charge ledger bearing your name—so, you see, we expect you. We are anxious to number you among our patrons who have availed themselves of this convenience.

We specialize in the *best merchandise.* So we want the *best patronage.* In adding your name to our list of charge customers we deem it something of an achievement—a stroke of good fortune for this store.

We shall always feel that the obligation is entirely on our side, and not the least on yours.

We don't feel that our credit department is complete without a purchase going through now and then which bears *your name.*

This store is just like an individual—it has a fine pride in its associates. These associates are its customer.

We trust you will soon decide that the service, merchandise, and accommodation we offer are worthy at least of your early investigation. We will expect you sometime during this week. Are you going to disappoint us?

Yours very truly,

SECOND FOLLOW-UP INVITING A CHARGE ACCOUNT

This final letter briefly restates the advantages of shopping without bothering to pay cash. The short sentences of the last paragraph make a good close.

Dear Madam:

We've waited and waited—

Every day we've been expecting to see charge slips bearing your name coming into the office.

You see, we have everything nicely arranged for your accommodation. Once you begin buying that way, you'll be delighted at the trouble and annoyance it saves.

You will find endless occasions where it won't be convenient for you to pay cash. After establishing a charge account here you never will be troubled with the necessity of carrying large sums on your person while shopping. This saves you the inconvenience of cashing checks, besides all the other advantages here at the store.

You will be thoroughly pleased with the arrangement. We have written this third letter to you in the thought that the idea may have appealed to you favorably, but you have simply been too busy to visit us.

Come in. Buy what you want. Simply say, "Charge it." No waiting. No questions. You do not lose a moment's time. It's the busy woman's way to shop. You'll be delighted with it.

Yours very truly,

GOING AFTER SPASMODIC CREDIT ACCOUNT

Here is another good, sane talk directed at the customer who doesn't come in to buy as often as formerly. The desirable charge account patron is always worth keeping after.

Dear Madam:

Again we take the liberty of reminding you that a visit by you to this store will be very much appreciated. Not particularly because we want to sell you something—we simply would like to feel that you still consider our merchandise and service satisfactory to you.

At the beginning of this store's career we "hitched our wagon to a star" in our ideals of what this store should be—not the "near

best," but the very best—in service, in merchandise, in the estimation of the good people of this community. Frankly, we feel as though our success is not complete without a larger share of your patronage.

Just at this time there are so many new and unusual lines of merchandise here that we feel you cannot help but be genuinely interested. It was not possible to raise the quality of our goods, so we simply increased the variety. You will find our lines more complete than ever before. We are confident your visit will be amply rewarded.

Again we assure you that we enjoy extending to you the full privileges of a charge account, and our only complaint is that you do not avail yourself of it often enough. You will find us eager, as always, to serve you.

Why not decide to renew your habit of purchasing here? We are better equipped than ever to serve you, with stocks of merchandise far surpassing all former showings.

We have done our best to make this your favorite store. Won't you come right in and see how well we have succeeded?

Yours very truly,

FOLLOW-UP TO SPASMODIC CREDIT ACCOUNT

The experience of many credit managers has shown that a little persistence often renews an account of this kind. People like to feel that their trade is appreciated and worth striving for.

Dear Madam:

You see we are a bit persistent. We've written you two former letters inviting you to renew your trade with this store. We are anxious to see your name again on our books. It will seem like old times.

The feeling that you are again a patron of this store will be worth as much to us as the amount of your purchase. The merchandise business isn't all cold dealing and dollars—there's a great deal of sentiment in it, too. Every conscientious merchant takes a genuine pride in *holding his trade.*

We always felt a certain elation over the fact that you had an account here, therefore this special effort on our part to see you avail yourself to the fullest extent of the service of this store.

Since last you were here we have added so many new lines of merchandise—fresh goods, new styles—that we are sure there are many surprises in store for you. And, as always, you will find our prices the lowest that *dependable merchandise* can possibly be sold for.

When a firm is as eager as we are to have you come and use a charge account to your heart's content, and keeps persistently after you, surely it is eloquent evidence that your trade is more than welcome and that we will leave no stone unturned to please you with each and every article you buy.

They say "the third time is the charm"—this is invitation number three. We are going to expect you this time sure! Have you the heart to disappoint us?

Yours very truly,

CORDIAL RECEPTION OF A NEW CREDIT ACCOUNT

In this letter will be found very clever sales talk, combined with a cordial welcome to a new customer, in which is included a tactful request for references.

Dear Mr. Smith:

I am very much obliged to you for your kind order just received.

When we hear from a new friend like yourself somehow we feel like meeting him personally and shaking hands, because we know he's going to like our goods and service so much he'll likely be with us a long time.

The credit department being in my care, I'm happy to tell you we have on our books thousands of customers like yourself—folks who have enjoyed charge accounts with us for years.

In opening one for you I want to arrange my records so that you will get especially *prompt and satisfactory service* at all times. And you can help me a little in this. Just let me have the name of a merchant you're now favoring with your patronage on a credit basis, or kindly refer me to some customer of ours whom you may know. We won't mention what kind of goods you're buying and the letterhead we will use won't reveal it.

I feel sure you have not the slightest objection to doing this, as you know 'most everybody nowadays buys more or less on credit (myself included), and all of us find that the easiest way to introduce ourselves is simply through some responsible person who knows we are all right.

Mail me this bit of private information today, in enclosed stamped envelope, and you may be sure I will always take great pleasure in seeing that your shipments go forward *promptly* on the day we receive your welcome instructions.

Again thanking you sincerely for your valued orders, and assuring you we are mighty glad to get acquainted with you, I am,

Cordially yours,

ANNOUNCING DISCONTINUANCE OF CREDIT PLAN

Here the customer is advised that the store will change to a cash basis. The reader of this letter is also made to realize that the new selling plan will benefit him even more than the former credit system.

Dear Sir:

On and after April 1 the business of this store will run upon a *cash basis.* The change has been brought about by conditions that make it absolutely necessary.

However, "it's an ill wind that blows no good," and in advising you that we will discontinue our custom of giving credit I am glad to say that under the new system we will be able to sell many lines of goods at much lower prices than formerly.

In selling for cash, naturally we will be able to buy for cash, and that means a big saving to our customers. However, owing to advanced prices on certain lines of hardware, we will not be able to make reductions on *all* lines of merchandise. Had we continued our credit business, we would have been compelled to advance prices on most of the goods we keep in stock.

Cash dealing is coming more into favor throughout many cities, because it means cash buying by the merchant and big savings to the consumer. Not only does the merchant buy at lower prices, but he is able to do business at much lower expense.

This year we will add several new lines of hardware, and, by selling for cash only, will be able to carry bigger and better assortments throughout.

After you have bought for cash one year you never will want to do business on the old basis. The many savings and the freedom from worry will make you a confirmed cash buyer.

We want to express our appreciation of your past trade and assure you that in adopting this rule we are doing it as much for your future benefit as for our own.

Assuring you we are here to give you the same good qualities, conscientious values, square treatment, and courteous attention at all times, I am,

Yours very truly,

CHANGING CREDIT SYSTEM TO A CASH PLAN

A cordial and diplomatic letter acknowledging an order and announcing change to cash system, while showing the customer he will help maintain quality standards by trading on the new basis.

Dear Mr. Smith:

It's mighty nice to hear from you again. Permit me to thank you personally for your very kind order just laid on my desk.

Your request for another supply makes me feel that you fully appreciate this splendid coffee at its true merit. You see, this business isn't just merely a matter of coffee and cash. No, no! There's also a lot of warm, human, heartfelt *satisfaction* in knowing that people like yourself keenly appreciate and enjoy our peerless product, its enhancing flavor and wholesome purity, the result of scientific blending and roasting.

That same scientific preparation and scrupulous care, those skilled methods of perfecting our goods, have recently necessitated a change in our business policy in order to meet increased expense.

We are frankly writing all our good friends why we've been forced to put our business on a cash basis—so that we may always

maintain the richest quality, *the very best,* as that is the *only* kind the House of Murry will *ever* sell.

They are all responding nobly, knowing we always have been glad to extend credit in the past before this vital change became necessary to our business.

Feeling that you, too, are a loyal friend of the goods, we know you will be willing to remit today for your kind order and by so doing hereafter materially help us keep our quality and service standards up to *the very highest notch,* thus bettering conditions generally for you and ourselves.

Assuring you of my hearty appreciation of your good will and continued trade, and thanking you in anticipation of your kind remittance so that we may hasten your shipment with all possible speed, I am,

Very sincerely yours,

Automobiles and Accessories

AN INVITATION TO TAKE A RIDE

While this is a commonly used method of approach, it is all the more effective if your letter is written with simplicity and restraint, with no strenuous effort to exploit the merits of your car.

Dear Mr. Smith:

This is a cordial invitation to you to go for a ride in a Stewart automobile.

Will you be my guest for a little spin upon the assurance that it will not put you under the slightest obligation?

Furthermore, I promise that under no circumstances will you be importuned to buy. In fact, I *won't expect* you to buy—I simply want you to get acquainted with the Stewart. It has proven to be a self-selling car. And after you've ridden in it, if you do buy a car later on, you're not likely to choose another make.

Simply make these few observations, purely on your own account, for your present information and future guidance, as to what the Stewart really represents in modern motor-car construction and value.

Upon these assurances, may I hope you will telephone when the trip will be convenient?

Yours very truly,

FOLLOW-UP ON INVITATION TO RIDE

Strangely enough, this follow-up brought better results than the first invitation, which, however, gave a splendid account of itself. It seems you have to invite a fellow twice before he thinks you really mean it.

Dear Mr. Smith:

Recently I invited you on an observation trip in a Stewart automobile. Maybe you've been too busy. But I write again to say—

My sole idea is to show you a distinction and a difference in motor cars.

I merely wanted you to know certain things about the Stewart even though you had no intention of buying. I am sure these things will interest you.

If you will be my guest upon renewed assurances that you do so merely as an observer, and in no sense as a prospective buyer, I shall hope for a 'phone message from you.

Why not take up the receiver and call Main 4726 right away? A little ride can't hurt anything. You'll enjoy it.

Yours very truly,

A TURNTABLE THAT SAVES TIME AND MONEY

This letter is conservatively worded because it is intended mostly for the architects who build for well-to-do owners of motor cars. It tells the advantages of the device without resorting to the strenuous kind of selling talk.

Dear Sir:

When you specify a Monarch Auto Turntable, in building a garage, you are saving a whole lot of money and time for your client.

We ask you to look over the enclosed catalogue and get thoroughly acquainted with the many advantages this excellent device affords the automobile owner.

The saving on driveway concrete alone very nearly pays for a Monarch Turntable, to begin with. It does away with expensive concrete surface in the yard, and, besides saving this cost, preserves the beauty of the surroundings, avoids unsightly, destructive grease spots and trackings, car accidents due to backing—and ofttimes bodily injuries.

The Monarch offers the same splendid service and advantages when installed outside of the garage, where your specifications call for a building of restricted size.

The price of the Monarch is gratifyingly low compared with the expensive outlay for most automobile accessories—and this sensible, saving, and convenient apparatus proves an endless source of satisfaction to every owner.

When you make your plans for the next garage we hope you will not fail to investigate the real merits of this Turntable.

We'd be glad to demonstrate at your convenience.

Yours very truly,

FOLLOW-UP ON TURNTABLE LETTER

Here the testimonial of a satisfied user is referred to in proving ease of operation; also additional advantages of the turntable are enumerated. This follow-up has the virtue of being brief.

Dear Sir:

Whenever the Monarch Auto Turntable is specified in building a garage you are bound to find a satisfied client.

We ask your attention to the enclosed testimonial of Malcolm Thayer, of Philadelphia, as an evidence of the ease with which the Monarch is operated, even when carrying a large touring car.

Especially in garages where there is more than one machine the Monarch renders invaluable service, and facility in handling cars, saving of space, and preserving general cleanliness—to say nothing of the elimination of double concrete garage entranceways. It certainly avoids broken lamps, mashed fenders, and even crushed hands or broken bones. It also avoids fire from oil accumulations.

The ball-bearing features of the Monarch, its general practicability and freedom from trouble in operation should recommend it to every thoughtful architect.

The enhanced beauty of the lawn and prevention of destructive grease spots and trackings alone should strongly appeal to your serious consideration.

May we hope to get an opportunity to demonstrate it for you at a very early date?

Yours very truly,

SECOND FOLLOW-UP ABOUT TURNTABLE

This device prevents collisions and accidents, is a time and money saver, and can be installed in any basement garage without danger of explosion. The points are sensibly repeated here, even though it is the third letter to the prospect.

Dear Sir:

Recently we wrote you explaining some of the merits of the Monarch Auto Turntable.

We hope that in your next garage specifications you will seriously consider this device for the greater convenience of your client.

The present users of the Monarch are all very enthusiastic over its excellent performance, time-saving qualities, the avoidance of collisions and accidents formerly due to backing out or turning.

Requiring no pit, this Turntable prevents the accumulation of oil or dangerous gases, and therefore can be installed in any basement garage with not the slightest fear of explosion or increased rate of insurance.

The Monarch can be arranged for either inside or outside installation, and is made in both stationary and portable types.

The enclosed testimonial of General Morton, as to its enduring satisfaction, substantial construction, and easy operation, we feel should be of interest to you.

Should you have the building of a garage in immediate contemplation, we hope you will let us explain further the advisability of specifying the Monarch Turntable in its construction.

Yours very truly,

THIRD FOLLOW-UP ABOUT TURNTABLE

Persistency in a case of this kind very often leads the auto owner to investigate purely from the fact that he concludes the device must be a staple article and worthy of his consideration. Many automobile accessories are short lived.

Dear Sir:

Let us again urge upon your attention the pertinent reasons why your next garage specifications should include the Monarch Auto Turntable.

The enclosed testimonial of Mr. W. B. Tripp is one of the many tributes we have to the increased convenience it affords.

You will note Mr. Tripp says that in washing and repairing alone the Turntable is worth the price.

An important thought in connection with the installation of this device is that the saving of driveway concrete almost pays for the Turntable itself.

Besides preventing collisions, and ofttimes bodily injuries, the Monarch leaves no place for the accumulation of oil or waste, thereby greatly diminishing danger of fire.

The Monarch is made of the best steel throughout, is ball-bearing, and requires oiling but once a year. It is an endless source of convenience and satisfaction for automobile owners.

We hope you will not overlook the merits of this Turntable in your next specifications.

Yours very truly,

Farm Tractors

PROVING THE TRACTOR SAVES LABOR COSTS

The farmer listens to what you say when he sees you know what you are talking about and really understand just what are his problems. This letter gets his serious attention for that reason.

Dear Sir:

Behind this big tractor plant is an ideal much bigger than the plant itself or the men who built it. That ideal is to help the American farmer to lighten his load and increase his earnings. The motive is sincere, or millions wouldn't have been spent to find a tractor that would meet all the farmer's requirements and do for him what no other machine ever has done.

All these years of costly experimenting were aimed at one great object—to reduce the farmer's labor and labor costs. For labor is the chief cost in farming. In the past it has eaten up the farmer's profits—horse and man labor, and horse and man keep.

The day you lower your labor costs your profits rise. The bigger your farm, the more important this question to you. The tractor makes a startling increase in the acreage one man can work. He plows six to eight acres a day—twice as deep as with horses, faster and more uniformly.

When a manufacturer discovers new machinery that will add to his profits he promptly scraps his old equipment and installs the new style. The Ajax engineers knew the American farmer had to have new machinery that would add to his profits. An all-purpose power unit that wouldn't fail him. They searched for a machine easily operated, easily understood, that consumed little fuel and had plenty of power for all purposes. Also it must *keep going.*

The Ajax triumphantly fulfills these requirements. And the dealer in your neighborhood is ready to prove it. He doesn't want you to have an Ajax unless you realize that farming is mighty expensive without it.

You'll get a heap more profit out of it than either he or the makers. So the matter's more vital to *you* than to anyone else. Test the Ajax for your own sake. *It will sell itself to you.* See the Ajax man at once.

You're in the farming business for profit, not glory. Profit is your object in trying out an Ajax. The test costs nothing and means much. Make up your mind. Get acquainted with the Ajax before tomorrow night.

Very truly yours,

A PLEA FOR AN UP-TO-DATE FARM

Here the tractor argument takes a different turn. It makes an appeal to the modern spirit of the farmer. The man who takes a pride in being progressive and using the latest apparatus will be influenced by this letter.

YOU'RE MISSING GREAT, BIG PROFITS EVERY MONTH YOU'RE WITHOUT A MORSE TRACTOR

Dear Sir:

You've often heard it said that "ignorance of the law excuses no man." This has cost mankind millions of dollars! But today—think what ignorance of farming methods costs the farmer who "doesn't know and doesn't care." These days of high cost of *everything* are dangerous times for the man who doesn't *know how.*

Yes! This know-how idea has a whole lot to do with farming success these days. The man who knows how to get the utmost in results with minimum expenditure of time and labor usually is the fellow with the healthy balance over at the First National.

"The old order changeth"—and these are days of know-how methods, of higher efficiency, and of short cuts to better results.

Right here is where the Morse Tractor comes in. It represents the know-how of better farming. It stands for double results for each day's work—double and more. It cuts out the food bills and slices labor costs in half—for you don't have to feed the Morse when it isn't working, and it takes only one man to run it.

The Morse, remember, is the pioneer light tractor, has been on the market for several years, is no experiment, is fully guaranteed—which means *you take not the slightest chance* when you buy one. Your money is here for you if the Morse doesn't fulfill to the fullest extent every single claim we make for it.

We pay your railroad fare both ways if you come to our factory to investigate and buy a Morse Tractor. You are also entitled to a full 10 per cent discount in addition if you're the first man in your *county* to buy one.

Don't let the thought of the first cost of this tractor hold you back. It's insignificant compared to the huge returns it will bring you.

Get in touch with us today. Write that letter *now.* A bigger farming future waits at the mail box. Opportunity lurks in your inkwell.

Sincerely yours,

COST AND UPKEEP OF HORSES, HARNESS, MEN

This letter quotes convincing figures and is a strong dollars-and-cents argument. The features of economical operation are sure to influence the man who runs his farm on a strictly business basis with an eye to increasing his bank balance.

Dear Sir:

Not having heard from you since sending our catalogue, we want to emphasize that our mission is to lower your farming expense,

bring you bigger crops, and make more money for you. This is the plain truth, and we're going to prove it. *You feed a Standard Tractor only when it works, but you feed horses whether they work or not. Think that over twice!*

We've a tractor that can do for you what no other tractor can. You'll buy it, if you want the *utmost* for your money. You cannot afford to make a mistake. Cold facts and nothing else are the things that should influence you: Say you've eight horses at $200 apiece, or $1,600. Four $40 sets of harness, or $160. Horses and harness, $1,760. Horses' feed, $75 a year each, or $600 yearly for eight horses. Hired man's board, room, and wages a year, $600. Initial cost of eight horses, $1,760; their upkeep, $1,200 a year.

Now, keep the total of these last two figures in your mind as against $1,400 for a Standard Tractor and one man and fuel for a year—you'll see you are losing money every day you haven't this tractor on your place.

You can feed the Standard "'most anything," as a fellow says. Gasoline, motor spirits, or kerosene—and at all speeds. Any of these fuels will do the work and you will get the same results. *A gallon of kerosene runs it every bit as long as a gallon of gasoline, and develops the same horse power.*

Another crowning virtue of the Standard: It eats less fuel than any other tractor made. As a fuel saver it has endeared itself to every owner. It saves you 50 per cent by burning the cheapest fuel, and it burns mighty little of that.

There are other money-and-time-saving advantages about the peerless Standard that our booklet explains. If you've misplaced it, let us send you another. Farming the old way is not for you any longer. The Standard Tractor goes hand in hand with a bigger bank balance, larger crops, more acreage, more stock, and maybe a brand new auto to take your wife and kids to town.

Take this opportunity to decrease the outgo and increase the income. Pen, ink, and paper are handy. Let us hear from you right away.

Yours for lower cost of farming,

THE NEW DAY IN TRACTORS HAS DAWNED

A selling argument based upon mechanical improvement and dependability. The offer to demonstrate is addressed particularly to farmers already acquainted with old-style tractors. The sales talk is unusually forceful and convincing from many angles.

Dear Sir:

Perhaps you don't care to be told over and over about what a tractor means to you. No doubt you have often heard how many ways it displaces teams, saves you money and time, means cheaper, deeper plowing, produces bigger crops, takes care of your peak loads, runs your belt machines, and so forth.

You may even have used a tractor or two in your time. You

may believe in them, or your enthusiasm may have taken a slump. You may have gone back to mule or horse power.

But whatever your frame of mind, you can't shut your ears or close your eyes to this: The new day in tractors has just dawned! The day of the Powell—the machine that revolutionized the whole tractor idea. For the Powell is "cured" of all the weaknesses of the tractors of yesterday; it is built upon principles of absolute stability.

The Powell is the dependable tractor of Today—the sure, steady-going, non-troublesome, non-experimental machine that man's inventive genius has evolved for your benefit. The tractors of the past had their good points, but *dependability* was lacking. Also they lacked simplicity, economy of operation, accessibility, repairability. All these the Powell has in good measure.

It is a machine that keeps a-going! It is a night-and-day performer. It laughs at rugged use. It flaunts wear and tear. It sneers at jolts that would put any other tractor out of business. Aye, you can put the Powell through the fire test of unceasing hard work every twenty-four hours, day in and day out, and in the end this stanch, tireless machine will be doing its work faithfully, making no complaints and asking no favors.

The engineers who planned the Powell, realizing the real needs of every American farmer, knew he had to have a machine that wouldn't fail him. So they had to dig into mechanical science for a keep-a-going tractor. This keep-a-going was the hard part. *They* knew it, and they knew the *farmer* knew it. In the minds of both the Powell engineers and the American farmer there is one thought on this score—*the tractor that isn't a keep-a-going machine isn't a tractor at all.* It is just an experiment—a machine that's here today and gone tomorrow. It cannot survive.

The farmer must have a machine that completely fills his every-day needs or he might as well quit thinking about tractors for good. The Powell is the triumph of all these grim needs, and you cannot afford to lose much time before giving this machine a demonstration.

The Powell dealer in your neighborhood will be glad to let you test the Powell in any way you see fit. After you have done this and are supremely satisfied it is the machine for you, *then,* and only then, will he expect you to come in with a satisfied smile and a buying spirit.

Yes, the Powell is the Self-Selling Tractor. Why, there's more eloquent salesmanship in a half day's actual performance of a Powell than in all the talk the finest salesman could bring to bear. You don't want arguments. You don't want claims. You don't want promises. You want actual performance by the machine itself—that's the way to buy a tractor. And we believe you are one of those men who will become a firm, fast Powell friend on that basis and no other.

So drive in and have a little chat with the Powell dealer today. Your call doesn't commit you in any way, shape, or form. It's simply proof that you don't fight Conviction—you welcome it.

Yours very truly,

EXPLOITING PERSONALITY OF THE MANUFACTURER

The letter is full of splendid human interest and fellow-feeling. It creates interest by showing that the successful producer of this tractor had very much the same upbringing and surroundings as the average farmer.

ABE LINCOLN SAID: "GOD MUST HAVE LOVED THE PLAIN FOLKS—HE MADE SO MANY OF THEM."

Dear Sir:

You know Henry Fordham. The plain folks know him. All mankind knows him. He is the man who put the motor car within reach of the plain folks. The universe has heard his name. And most people think of him only as a great motor-car maker.

But before he made motor cars Henry Fordham was a farmer. And he is *still* a farmer, deep down in his heart. A real one. He was raised on a farm. He loves farming. His boyhood was spent at the plow. He was a real son of the soil. Most likely he still vividly remembers his barefoot, boyhood days—the hayloft—drivin' the old mare to town for the mail—milking time—harvest season, when he worked like sixty—spring plowing and the welcome sunsets—the call of the cricket—dusk—the hoot owl's shrill cry—then a tired boy fast asleep in ma's feather bed.

But do you know what was the first thing he dreamed of when he grew into a young man? He dreamed of a tractor—a movable, flexible power unit for all purposes—that the farmer could depend upon to do the thousand-and-one things he wanted done.

The thing fairly took possession of Henry Fordham—his idea about a farm tractor that would keep going—something that would do away with horse and mule for keeps—that would make farming easier, quicker, cheaper, more profitable. So he planned and planned for twelve long years on this dream of a reliable tractor—until, after building nine different models, through endless disappointments and difficulties, he finally perfected *the tractor that has come to stay—the Fordham.*

Not alone did Henry Fordham experiment with his own tractor. He watched all the other fellows' experiments. He studied their tractors. He profited by their mistakes as he divined his own—he simply kept on and on—perfecting this and improving that—remodeling, simplifying, making more durable, economical, and useful the machine he had determined should be the greatest development in farming machinery his brother farmers ever have known.

And so you see the triumphant result of all his labors in the Fordham Tractor of today—the marvel of the age, a revelation in *Dependability.* A big word with a big meaning. It cost Henry Fordham four million dollars to make a tractor that would fit that word! But what did he care? Now he can drive it into your farmyard, look you squarely in the eye, and say with deep conviction in his heart:

"Here it is—the thing I've worked on twelve years—for you. It has everything you wanted, hoped for, or dreamed of—in a farm

tractor that will stay on the job. Yes, it is *dependable,* it is sturdy, it is sure, it will not fail you. It will work and work—day in and day out, night and day, week after week, month after month. It never bucks and never balks. It just keeps on—doing what you want it to do. It is built to stand the jolts and jars, hard usage, wear and tear—it is rough and ready, tough and steady. And if you meet with an accident and anything does break, you can replace the part in jig-time, even if it's the whole power plant. You'll find a Fordham service station within telephone call. No delays, no waiting, nothing to hold up or halt your work. I have made you a tractor that asks little and does much. Take it, use it, increase your yields, lower your cost of production, get more satisfaction and less trouble out of farming, every day in the year. I never would have put my name on it unless it was a machine I could stand and swear by—and that you would never swear *at.* Try it and see."

You probably gets lots of tractor literature, you hear about many kinds; you may even try them; but you will never find one to equal the Fordham.

You take no chances, you are making no experiment, with the Fordham. It is the tractor you eventually will buy—so why not buy it in the first place?

A Fordham dealer is in your neighborhood. Just fill out enclosed card—it doesn't obligate you—you're not "signing anything"—the card simply gives the Fordham dealer a hint that you want to be "shown" and wouldn't think of buying unless supremely satisfied.

Yours very truly,

APPEALING STRONGLY TO FARMER'S SELF-INTEREST

Here the writer pictures less drudgery and better living for the farmer, while he aims to convince him that the purchase of a tractor is not an expense but a wise investment.

Dear Sir:

The time has come for the farmer to get more profit. He's entitled to better things. He should get more out of life. His family deserves more comfort and better living. His wife should have more advantages, and so should his children. He works hard—very hard—and it's high time he got the bigger rewards he deserves.

Most intelligent farmers know their business. They're raising the right crops. They're using the right methods—as far as they go. But what the farmer of today needs most is to cut his cost of production. That's his surest road to bigger profits. And he can do it! He can systematize his work better, and cut out the many time-and-money losses. With a good tractor he can make farming a sure-enough manufacturing business. A better paying business. The moment he switches from horse to tractor he's done the trick!

So the question with you today is just this: "Can I afford to go another season without a tractor?" A wise man wrote: "If you

really need a thing and don't buy it, you're extravagant—not economical. It's more costly to go without something you need than to buy it and get the benefit of it."

You are a discerning man. You know practical farming. You know its needs today. You want to keep up with them. Hence you will find the Smith Tractor is not a speculation but an investment. It will pay you golden dividends. This machine is a lusty young giant—a farm tractor that is built for a useful life and a long one.

The makers spent four million dollars on twelve different models before the present Smith was perfected. So when you buy one you're getting a four-million-dollar machine. The cleverest tractor brains, the keenest engineers, labored long and hard on this machine. You get the benefit of all this expensive skill when you farm with a Smith. That skill works for you night and day. Saves you money, time, and trouble every twenty-four hours.

Most farmers don't want to waste any money. They work hard for what they get. They don't buy a tractor every day. It isn't a pleasure machine or a toy or something they can throw away next year and get a new one. So this tractor business is serious. A fellow can't afford to make a false step. It's too costly.

A Smith is the safe, sane, logical buy for you. It's the tractor that asks little and gives much. Its steady-going, faithful, honest service backs up your every expectation. It's all you thought it was—and more! It grows on you and you grow on it. Your profits grow. Your production grows. Also your account over at the bank!

This machine will make money for you. Its quick popularity with progressive farmers everywhere proves it a success. And only Success counts these days. Success quashes all arguments and answers all questions. The Smith is a product of Success, born of a great plan to give the farmer a machine he could rely upon to contribute to *his* success.

The Smith dealer in your neighborhood is a pretty busy man, but you'll be a welcome visitor just the same. Go and see him. Or call him on the 'phone, tell him who you are, and that you're open to conviction. The matter's really more important to you than it is to him—so why not see him while the thought's warm in your mind?

Yours truly,

IS THE FARMER A BUSINESS MAN OR A LABORER?

The opening paragraph sympathizes with the hard lot of the farmer. Then follows an incisive argument for the tractor because it touches many sides and shows the machine will so lighten work that farming will be a life of drudgery no longer.

Dear Sir:

Mechanical science long has neglected the farmer. He has had to work too hard. He got too little out of what he did. His life was all work and no play. He toiled early and late. He and his boys,

his wife, maybe his daughters, too. Everybody worked, and worked hard.

Something had to be done to better the American farmer's condition of life, to lessen his labor, to lighten his burdens, to increase his rewards. And relief has come. Real relief. Big relief. At last the farmer will come into his own!

The tractor makes farming worth while and life worth living. It transforms his work into something entirely different—a pleasant, healthful, profitable business. Goodby to drudgery, disappointments, and endless labor.

The tractor does so many useful things for the farmer that to go without one is to penalize himself in a hundred different ways. And all this big "fine" comes out of his profits. So every farmer can afford a tractor. And with a tractor he soon can afford many other things. It means *better conditions*—not only on your farm, but in your business standing. Every farmer wants to be more and have more. *A tractor makes him a business man instead of a laboring man.*

The farmer who sticks to yesterday's methods must be content with yesterday's pay. The man who thinks a good tractor an uncertain buy is *the man who is standing still.* He is turning his back upon a great opportunity. The bigger advantages that mechanical farming holds out to him outweigh everything else in his affairs.

The Stanton Tractor makes little farmers big and big farmers bigger. *You need this tractor.* It is one you can rely on. Going without it is simply "shooting holes in your bank account" season after season. The tractor hits right at the heart of your business—your labor costs and production. *You can't afford to neglect the question a single day.*

The wise thing is to get your farm on a definite business basis. The Stanton *systematizes, shortens, stabilizes* your work. It means less waste, less worry, more profit, more pleasure. Hardly a day in any season when your Stanton can't be put to practical use—in all your field work, or on belt power duty; or tilling the soil, sawing wood, pumping water or grinding feed, baling hay. So the cost of the Stanton comes back to you over and over. It never gets through paying for itself. Just keeps on earning dividends. Neither its work nor its benefits stop.

Go to the Stanton dealer in your neighborhood. Have a chat with him. It doesn't obligate you in any way. Not a bit. If you've any tractor question that troubles you, he can set you right. He'll promptly demonstrate. And unless he can prove you're losing money without a Stanton, he doesn't ask you to buy.

Just go and see him with your mind wide open. Your own good common sense and the Stanton itself will do the rest. Better make that trip soon. *Now's the time*—every day you hasten it you're ahead just so many dollars.

Yours very truly,

COMBINING MANY ARGUMENTS IN ONE LETTER

The letter includes most of the arguments found valuable in selling a tractor. (Many of the points already have been used in tractor letters found in this book.)

Dear Sir:

Every cent you cut from the cost of your production counts bigger for you from today on. You can raise bigger crops, and you can get more out of them—with a tractor. You've a right to make more money, and you can—the moment you put your farm work on an efficient basis. The tractor does that! It will help you raise your crops more cheaply from the moment you use it.

Your horses are like every other farmer's. You get an average of about three hours' work a day out of them through the year. They are said to consume about one-fourth of what they produce. This sounds unbelievable, but intelligent figuring will prove it. Every farm needs a tractor, and every farmer can afford one. It means better conditions, not only on your farm, but in your household. Your horses eat while you do the chores. The tractor eats only when it works. The Trenton Tractor makes farming worth while and life worth living. It transforms your work into something entirely different—a pleasant, healthful, profitable business instead of drudgery, disappointments, and endless labor.

Farm the *Trenton Way* and you're making progress toward bigger profits by leaps and bounds. You're getting the rewards you've long been entitled to. The price of the machine quickly comes back to you in real money—a larger income and much lower costs.

It doesn't take a long story to sell the Trenton after a man sees it with his own eyes and finds out *what it has inside of it* and what it will do for him.

You're not a man they "sell things to." You buy of your own accord. You make up your own mind. You won't be "talked into" *anything*. The Trenton dealer in your section understands this—he wants to deal with you only on the man-to-man principle of *proving conclusively* he has the best machine, then wait for you to make up your mind in your own way. Isn't that the way you like to do business?

Walk right in on him and see what he has to say.

Yours very truly,

Ledgers

A WAY TO REDUCE OVERHEAD EXPENSE

The up-to-date office manager always is interested in money-saving methods of accounting. The chief argument for this improvement is that it will reduce clerical cost through greater efficiency.

My dear Sir:

I write you personally today because I'm positive we can save you money. We've an article here that will be the means of lowering your office expenses and greatly increasing your accountant's efficiency.

The cheapest ledger is not one you buy for the lowest price, but one that costs least to operate. That means the Direct-Route Ledger.

Every account in it is *instantly findable.* It is a self-indexer, with many new advantages, yet it is so simple a twelve-year-old boy can understand it.

You buy an expensive adding machine or a costly letter duplicator or a high-priced dictating device because it saves time, reduces clerical cost—

The *time* of human beings—clerical cost—is your most expensive office item. A taxicab meter doesn't register your dollars any faster. Watch that item!

Your office may be economically run, but it hasn't reached its minimum operating cost until you've installed the Direct-Route Ledger.

They are using it right this moment in offices where expense is scientifically *held down.* There's a partial list of these concerns on the back of this letter.

I urge you *today* to investigate our money-saving ledger. At *treble* the price it would be a highly profitable investment for you.

I've promised you a big saving. I've promised you more efficiency. You're surely interested enough to mail the enclosed card. Why not *immediately?*

Yours for Economy and Efficiency,

A FOLLOW-UP TO EFFICIENCY ARGUMENT

A bit of slang jargon with alliterative word play is injected into comparison here and made into a strong sales talk. The writer sticks to his text, notwithstanding the unusual phraseology.

THE MAGIC LEDGER THAT DECREASES ACCOUNTING COSTS AND INCREASES EFFICIENCY.

Dear Sir:

I write you again about the Direct-Route Ledger, feeling sure if I can interest you in this wonderful ledger you'll really be *grateful* afterward.

This is a day of efficiency experts and cost counselors—surely you can't afford to *overlook* real opportunities to save clerical time and cut out lost motion.

Our book is a swift-service account record. It falls in with the time-saving spirit of the day. For it's a world of short cuts and swift methods.

Few people *buggy ride* any more. The most nimble-footed nag only sniffs the perfume of the gasoline guzzler as it whizzes by. Mrs. Newrich's large, luxurious limousine shoots past its equine rival as the lightning limited laughs back at the local freight.

With the Direct-Route Ledger your bookkeeper can handle each entry like a hot plate that's quickly passed along. He doesn't fumble or finger needless pages. He doesn't guess, grope, or go it blind. He *knows* where to find the account he's after. Right at his fingers' ends, where his fingers promptly *find it.*

These things raise the accountant to the seventh heaven of satisfaction. They make him more content and capable. "Art is man's joy in his work"—you get perfect service from the fellow who takes pleasure and pride in what he's doing.

The Direct-Route Ledger is a joy to its keeper. Let me *prove this to you.* Simply fill out the card and send it today.

Yours for less ledger labor,

SECOND FOLLOW-UP, OFFERING TO DEMONSTRATE

The principle of economy through efficiency again is well presented and backed up with an offer to furnish proof. This makes a strong argument to any business manager who is open to conviction.

My dear Sir:

Efficiency is simply this: "If a man build a better mouse trap than his neighbor, though he dwell in the wilderness, the world will make a beaten path to his door."

Again I call upon you in the name of Efficiency. Efficiency—and Economy.

The Direct-Route Ledger is a mighty step forward for your accounting department. This ledger is a triumphant time-saver. *This,* because its ingenious *Direct-Route Indexes automatically find the account for you.*

It is trouble-proof, temper-proof. *This,* because it avoids mix-ups, minimizes errors, and prevents delays.

Indexes have come and gone, but *this* one is a *survival of the fittest.* It simplifies, shortens, and speeds up entry work. In this alone the Direct-Route *earns its cost* within less than thirty days.

You should have this ledger in your office right now. The investment will pay you 200 cents on the dollar. From the moment it enters your office all useless ledger labor flies out the window. Your bookkeeper will warmly welcome it because it means *less complexity, less confusion* (and maybe less cussing).

I urge you to let us *demonstrate*. If you fill out the enclosed card and mail tonight, you will be immensely gratified with what we can show you.

After lower cost of living, what's more important than lower cost of doing business?

Yours with the evidence ready,

THIRD FOLLOW-UP COVERS ALL POINTS

This is the final appeal to the economical side of the wide-awake business manager who watches office expense. The writer makes a definite promise to show gratifying results.

My dear Sir:

For every hundred active accounts you look into your ledger over 2,000 times yearly—more than 20,000 operations to a thousand accounts!

This is a whole lot of work, and *you* have to pay for it. Now, suppose these 20,000 operations can be materially simplified, made easier, and consume *half* the time it *now* takes. Isn't that saving you money? Isn't that cutting a big slice out of the waste motion in your ledger work?

The Direct-Route Ledger can do that and many other things that reduce bookkeeping labor and raise efficiency—that make the work *less irksome* as well as less expensive.

Your present ledgers may be "satisfactory" all right, but so was a horse and wagon before the advent of the motor truck. The Direct-Route Ledger puts new speed and satisfaction into this department—it gives satisfaction to the man keeping accounts and to the man for whom they're kept.

The enclosed card puts the burden of proof on us and means no bother to you. Will you sign it and send it in?

Yours for a serious saving,

Automatic Ticket Seller

EFFICIENCY EQUIPMENT A GOOD INVESTMENT

A device for selling tickets quickly and accurately is a benefit to any box office. Equipment like this not only has features of convenience but is a good advertisement in itself.

Dear Sir:

You admire a store that has its cash register. You respect the office that uses an adding machine. The public will approve of your Automatic Ticket Seller.

So many have installed the Automatic! They had vital reasons for doing this. Reasons of economy and—safety. And they are exhibitors large and small. The Automatic means as much to one as to the other. Every bit! Doesn't the small exhibitor want his ticket window conducted as safely, smoothly, satisfactorily, as the larger house? Can the former afford to be less careful of his cash just because he doesn't take in so much of it?

"We would consider it a hardship to work without this Automatic Ticket Seller," writes Mr. Blackstone, of the Palisade Theater, Montgomery, Ala., a keen, far-sighted manager who wouldn't put a dollar into a thing that didn't pay him. He tells you it would be a hardship not to have the Automatic. And you'd find it out after the first few days you had it!

Crowds can't come too fast for the Automatic. One to five tickets a second! Your cashier has all her time to watch change. Think what a great advantage to your pocketbook!

The Automatic is locked. The key is in your possession. Only *you* have access to its records. Your total box receipts are recorded there every second.

Checking them up is an instantaneous process. No waiting, no calculating, no ifs or ands! A great relief both to you and your cashier.

This thing is vital. Vital to your future growth! Fill out enclosed card. Mail it. This simply gives us a chance to put before you more convincing proof.

Yours very truly,

OLD-TIME MISTAKES AND CONFUSION BANISHED

The successful manager wants his ticket window to run smoothly and accurately, both for his own sake and the sake of his patrons. This letter arouses the prospect's progressive spirit.

Dear Sir:

People like to go where things are up to date. People like to go where things look prosperous. People like to go where "everything is first-class."

People take their friends to the better kind of picture shows. Human pride has something to do with the size of your attendance. The exhibitor who overlooks this is losing money every day.

The Automatic Ticket Seller gives a new air of prosperity to the front of your theater. It impresses patrons with your progressive spirit, your desire to please them. It gives your box office an atmosphere of quality—of crisp, businesslike service.

Successful exhibitors everywhere will echo the above. They'll tell you the Automatic stamps your enterprise with success and should be a part of every progressive exhibitor's equipment.

They'll tell you it banishes old-time slips, uncertainty, confusion. Avoids mix-ups. Is accurate, unfailing, ever watchful. Shows you in a jiffy how much cash there is on hand. Makes your bookkeeping easy, convenient, condensed. Gives you absolute protection every hour your show is open throughout the year. They'll tell you this protection is worth a thousand times the initial cost.

You can afford to listen to these successful managers. They're not men who'd recommend an unsuccessful thing.

No matter what has kept you from writing us before, mail the enclosed card now. The man not open to conviction closes his eyes to his own best interests and turns his back upon success. We're ready to furnish powerful facts. Won't hurt to let us send them on, will it?

Yours very truly,

THIS TIME-SAVING DEVICE IS ALSO A MONEY-SAVER

This letter emphasizes the superiority of the Automatic Ticket Seller over the ordinary cashier. Its operation is accurate, its appearance impressive. It is a labor-saver, prevents mistakes, and facilitates business.

Dear Sir:

"I wouldn't part with the Automatic we have for $5,000."

Mr. Corey, manager of the Main Street Theater, Birmingham, wrote us the above. His letter is attached. Please read it carefully.

You will notice, too, in one place he says: "On rush nights there is no delay at the box office, everything working smoothly, no mix-ups. The cash is always correct with the Automatic Ticket Seller."

You know what this means. You have had to contend with it. You recognize the conditions he refers to. You know the human mind is not infallible, nor the human hand unfailing.

But the Automatic you can depend upon absolutely. It is mechanically infallible. Its operation is unfailing. It is always on duty. It is ever alert. Its attention never lags. Its vigilance is eternal. It is the silent watchman of your welfare, your interests, your treasure box.

And one of the biggest things about the Automatic is the attractiveness, the good appearance, the improved look, it gives your theater.

It is as useful as it is ornamental. You'll be proud of the better

service you are giving patrons. You'll be gratified with the new order of things—the smoothness, the accuracy, the ease with which your accounts are kept.

What the Automatic costs you sinks into insignificance compared to what it does for you. And it is a simple, durable device. It doesn't get out of order. It is trouble-proof, tamper-proof. It keeps on working smoothly, night after night, week after week, month after month.

Make up your mind. Decide now! This ticket seller has too many benefits for you to overlook. Fill out the card enclosed, for further conclusive evidence. It's here in abundance. We're anxious to furnish it. Say the word.

Yours very truly,

Filing System

TESTIMONIAL CONVERTED INTO A SALES LETTER

The testimony of a reliable witness is never without good effect. This letter is so cleverly written that it cannot help but arouse interest and awaken the impulse to investigate.

Dear Sir:

Listen to a regular fellow talk about filing systems. Oh, you'll be interested! You can't help but be. He puts it all so cleverly. You see, he runs the Universal Bureau, which uses Dalton Visible Guides. Let him tell you *why:*

"For years we had the devil's own time with our files. Things were *filed* all right, but we couldn't *find* 'em! Most filing systems work fine—for the one who does the filing. But rarely for the poor unfortunate who *doesn't,* and who's desperately looking for a letter in a hurry. This Dalton Visible idea is a brand new *find* for us. Has added years to our lives. It's simply *great!* Worryless, wasteless, sane, swearless, serene, smooth.

"Works with *any ol'* filing system. No fumbling, no fussing. No guessing, growling. Every name or subject *looks right up at you.* Every folder says 'Here I am!' Always seeable. Always get-at-able. Always clean, orderly, legible. No mere 'convenience,' this. 'Tis a *blessing.* Simplest thing you ever saw. Efficiency plus—and then *multiplied.*

"Oh, be satisfied with what you've got if you want to. Nobody's business. Your time's your own, your trouble's your own, your temper's your own. But you'd be just as *strong* for 'em as we are. You'd write a warmer one than this. You'd be for Dalton Visibles to beat the band. Universal Bureau."

Note: Here speaks a real authority on filing. Probably one of the best. The Universal Bureau deals with firms in all parts of the globe. *It ordered* Dalton Visibles *for its entire filing system the moment its librarian saw them.*

The Universal Bureau has no contract to advertise us nor we it. The above is simply in answer to our request to "stand up and say something" if they liked Dalton's—

And they did!

Hadn't you better mail the enclosed postal now?

Yours very truly,

Furniture and Carpets

PLAIN TALK ABOUT A PLAIN STORE

Here the writer wanted to appeal particularly to rural buyers in a locality not adapted to a too pretentious or fancy-priced store. Hence the emphasis on economy and liberal terms.

Dear Madam:

We want you to feel you can get anything you want at this store. We want your friendship every bit as much as your patronage. If we can give you big values, if we can save you money, if we can give you liberal, square treatment and obliging service in all things, we know we will earn your enduring friendship and loyalty.

Satisfied customers have made this the popular store it is today. Story's are plain people and believe in plain people. You know Abe Lincoln said, "God must have loved the plain folks, He made so many of them."

This is the store with no fancy frills or fancy prices. It is for serious, sensible, saving people who want to make every dollar buy its utmost; who must have easy terms and who are entitled to liberal treatment. Story's is known everywhere as "the store that makes happy homes."

Our stock of coal and gas heaters and ranges this year is bigger and better than ever. We have the stove you want at the price you want to pay. Don't fail to look over our wonderful line of big values.

Remember our famous three-room outfits at $77.75, on terms of $7.50 when purchasing and $1.50 weekly—by far the most stupendous house-furnishing value ever offered in the Southwest. All householders who have bought this outfit are lasting friends of this store and are telling their neighbors about it.

Be sure to go over the many attractive items in enclosed circular. We know you will be interested in one or more of them—and if you don't see what you want, come down and go through our five floors of furniture. We are always glad to show you around, no matter whether you are on a sightseeing tour or want to buy. This is the store where courtesy and whole-souled treatment are a sincere part of the institution.

Yours very truly,

APPEALING TO A WOMAN'S HOME-LOVING INSTINCT

This letter reaches the inherent desire of a woman to beautify her home and furnish it in a way that will insure the comfort of her family and at the same time reflect her own tastes and personality.

Dear Madam:

Every woman has a love of her home.

It is that inherent feminine pride in having the domicile bespeak her family breeding and good taste.

There is not only the love of the beautiful, but the thought of comfort—the comfort of her own loved ones, the comfort of her friends.

Above all, the modern housewife likes to have her furniture reflect prosperity and success. Ofttimes, by the addition of a few new pieces, a clever woman makes her home look as though it were entirely refurnished. And we have so many beautiful and unusual pieces here that will give you this very effect, no matter what room or rooms you wish to "dress up"!

If this suggestion interests you, why not make a little home-beautifying journey to our store just to look around for a few suggestions? We are sure you will be pleased with the result of your trip, and even though you do not buy a single new piece you will have become acquainted with our large stock—perhaps for a future day when you will want to make these changes.

Above all, let us impress upon you that your visit here is a genuine pleasure to us. We do not expect you to buy. We invite you merely to visit. It is *we* who will feel obligated over your call, not you.

Why not plan your call at an early day? The wide selection, variety, and richness of our present displays of fine furniture will delight you. May we expect you during the coming week?

Cordially yours,

SERVICE THAT HELPS KEEP HOMES ATTRACTIVE

Pointing out the benefits of this store's experience and the value of its suggestions in furnishing a home. The business policy is well emphasized and gives confidence that the prospect will profit by a visit.

Dear Madam:

This store wants to help you beautify your home. Our mission is not alone to sell good furniture, but to be of service to the woman who wishes to keep her home attractive. Where you have a problem in furnishing an additional room, or in refurnishing an old one, we may be able to make suggestions that you will be truly grateful for.

A few well-selected pieces will lend to the most discouraging room a charming decorative effect, while a careless choice will further mar it.

In a store having the big advantage of skilled and experienced furniture buyers you get the benefit of authoritative good taste, training, and judgment. These you can blend with your own ideas of beautifying your home with appropriate furniture and making it a delight to the eye of the visitor.

We have a rigid rule in this store—a time-honored principle that is written into the history of every successful institution—

absolute satisfaction or your money back. Besides that, we have also made a part of our service to you such things as Promptitude, Courtesy, and a genuine interest in the customer's tastes, wishes, and welfare.

You would benefit by a special trip here to see the many new pieces in superb furniture that not only pleases the eye but is built for long wear and priced surprisingly low.

The trip we propose will profit you. Why not make it at a very early date? You are always welcome to come and examine our stock to your heart's content. This is the glad-to-see-you store.

Very truly yours,

A CORDIAL LETTER ABOUT SATISFACTION

Here is a good customer-getting letter. It is earnest and shows a strong desire to win trade through good merchandise, liberal treatment, and uniform desire to please.

Dear Madam:

A furniture store should be a *helpful* institution. Helpful to the wives of a community. It should co-operate with them in making the home a delightful place in which to live.

Also, it should help the householder save money, and not do business with the narrow idea of selling each customer all the furniture it possibly can at the highest prices obtainable.

Kimball's is a furniture store with a desire to serve, and also a conscience. We take a sincere pride in giving good values and in selling you *only* the furniture you need—also assisting you in every way possible to make the most desirable and appropriate choice.

Besides dependable furniture, this store carries the latest models in pianos that will beautify the living room and add to the charm and attractiveness of home life.

You are always welcome. We are glad to show you around, whether you are on a visit just to see things or want to buy. You can always be sure of our whole-souled interest in your wants. Our doors are always open to you.

Very truly yours,

THE WAY TO GIVE YOUR ROOMS PERSONALITY

The writer begins well by a vivid little word picture of a room that breathes charm and cozy welcome. It is the kind of letter that wins feminine interest.

Dear Madam:

Have you ever come out of the dark, drizzly, cold night into a warmly lighted, soft-hued room that breathes *Home?*

Haven't you felt that room had a personality? Hasn't it seemed

to reach out to you and say, "Come in! Here you can be comfortable. Here you can be happy"?

Haven't you *loved* that room? Haven't you wished it were a room in your very own home?

This furniture store has an ambition to help every woman perfect a room she will love. We have devoted years to the study of home furnishings that are individual, that are distinctive—that have the cheer appeal of absolute comfort—not the everyday styles you see, but furniture that appeals to discriminating women—those who love to make a home a veritable haven of rest, a bower of beauty.

There are so many comforting furniture pieces here that we could never begin to describe them all. Surely you will come and see them! No matter whether you buy now or decide on things you want later, this store has few dull moments for the home-loving woman—there are so many pretty things to choose from.

Along with your surprise at the variety of new and uncommon styles in furniture you'll like, there are agreeable price surprises as well. Our values have made as many friends for this store as our merchandise and methods.

Don't wait—do us the honor of paying an early visit. You won't be disappointed.

Yours very truly,

HOLIDAY GIFT SUGGESTIONS IN FURNITURE

Reminds the Christmas shopper of the wisdom of making an early selection and points out that a well-chosen piece of furniture is a remembrance that gives enduring satisfaction.

Dear Madam:

It is none too early to speak of the approaching holidays and to suggest to you the advisability of an early selection of the articles you may have in mind as suitable gifts for dear ones and friends.

Nothing is more endearing and enduring than a new piece of furniture—something the recipient has long and earnestly desired. It outlasts, by many years, any article of personal adornment.

Many people are coming in these days, early as it is, and casting about for gift suggestions—so our letter to you today is simply to suggest that the sooner you come the wider will be the selection and the greater the variety of styles in furniture you may have in mind.

Never in the history of this store have our pre-holiday stocks of furniture been so comprehensive, so rich in variety, so well equipped to suit an infinite number of tastes.

You will find, also, that our prices are remarkably reasonable. We would much rather have your friendship, and sell you an article of furniture at less than you expected to pay, than get a larger

price and have you feel that, although you got what you wanted, it cost you too much.

We want you to feel profoundly satisfied with any article, large or small, purchased here—whether it is a gift or for use in your home.

Make that little tour of gift-seeing at an early date. No doubt you will be glad you acted on this little hint in time.

Yours very truly,

MAKING FURNITURE INSPECTION A PLEASURE

A cordial invitation is extended to visit the store. New stocks of furniture have arrived. Inspection may be made without the slightest obligation.

Dear Madam:

For a long time we have been confidently anticipating your visit to this store. We have written you several letters, hoping to have the pleasure of showing you through our large and ever-growing stock.

Many superb and unusual new styles for the living room, study, dining room, and bedroom are constantly arriving. Couches, arm-chairs, wing chairs, chaise longues of the most recent design. We deal only with the largest makers of good furniture—standard makes that will be a credit to your home and will last a lifetime.

If you delight in examining beautiful bedroom furniture, your visit here is sure to be a happy one. We believe no store in this section of the country is better stocked in this particular line.

Should you be in search of special or odd pieces with which to freshen up your home, you will find many things here that will interest you. We have been as careful in our selection as we would expect you to be. Appropriate furniture costs no more than the other kind. When requested, we are always glad to aid in a selection to harmonize with any setting.

The woman who is merely looking for suggestions is always welcome at this store—we do not expect her to buy until she is ready. We are here to show you anything and everything. You need never feel obligated.

If you do not buy today, you may favor us sometime later, so we are always glad to have you feel easy about coming and going. Our furniture is here for you to look at—buy only when the impulse moves you.

Yours very truly,

FURNITURE OFFERED AT 35 PER CENT SAVING

In spite of rising prices and scarcity of furniture, this concern is able to offer unusual bargains if the prospect will buy at once. The offer also includes the privilege of housing the furniture without charge until delivery is desired.

Dear Madam:

Here is an item that will interest you. We quote it red hot from a big furniture advertisement of one of the largest retailers in all New York: "Frankly, we do not expect to get more than one-half of the furniture purchases we have made during the last six months. We are being asked every day to pay still higher prices for orders we give to furniture manufacturers!"

When the most prominent store in this city talks like that, then you know the situation is even more serious than we've been telling you. Then you know, too, if the price tags on furniture everywhere are being re-marked and re-marked, that figures are climbing steadily upward!

Good furniture is getting scarcer every day—and yet the retailers are not to blame. Indeed no! They can't help themselves—yet we can help you avoid these awful prices if you will lose no time in coming to see us.

We can still offer you a brilliant selection of beautiful furniture from the wholesale showrooms at 35 per cent saving, even in the midst of daily rising prices! We can give you an unlimited choice of rare and artistic designs in period reproductions from eighteen fine factories that produce none but de luxe handicraft in furniture.

You need not be taxed with high-rent profits or big overhead expense or large jobbers' rake-offs—we save you all that in taking you direct to the wholesale showrooms, where you can see beautiful furniture to your heart's content and judge for yourself the many dollars you're in pocket through our plan!

If you haven't found your new apartment, we will gladly keep your furniture until fall without charge. All deliveries free.

Delay has big penalties these days for those who wait—hadn't you better come and see us now, while these great savings are within your reach?

Yours very truly,

BIG SAVING FOR BUYERS DESPITE SCARCITY

This letter contains a good, urgent selling talk, showing 35 per cent reduction if prompt selection of available stock is made. This saving is made possible by direct factory connections, a point usually effective in winning furniture buyers.

Dear Madam:

Your money's your own. You'll of course spend it any way you want to. You can pay high furniture prices if you want to. But we hardly believe you do.

Here is the true situation: Good furniture—quality goods—the exquisite products of the fine makers—is steadily going up by leaps and bounds, while you perhaps wait undecided, or delay through press of other duties.

Right at this moment we are fortunately situated to be of great service to you. Through our direct connections with eighteen large factories, we can save you 35 per cent on beautiful furniture. Every day our astonished customers openly express their gratitude for what we save them.

This year will witness furniture prices raised beyond all belief—as raw materials mount higher and labor prices and labor shortage send figures soaring.

Don't let anybody or anything keep you from promptly investigating the buying advantages under our plan. You want recognized makes in beautiful designs, strictly down-to-now. We have them in profusion, and, what's more, can deliver this furniture when you need it.

Decide now to investigate. That's all we ask. You are not obligated to buy, even though delays are dangerous. Make an appointment by 'phone, so we can arrange to show you our complete lines of superior grade.

You will remember our timely warning, and greatly appreciate it, if you come at once, while this 35 per cent saving is possible. Very soon you won't think our alarm was unfounded. You'll be happy indeed that this letter brought you in!

Yours very truly,

ADVANCE NOTICE OF AN ORIENTAL RUG SALE

This letter contains an appeal that interests every woman. It is a personal letter, it gives advance details of a sale and serves as a subtle compliment to her discriminating tastes and social position. The values offered are also of economical interest.

Dear Madam:

I write you from New York because I thought you might like to know of my stroke of good luck in closing a large purchase of handsome Oriental Rugs before the rise in prices.

Part of this magnificent collection had been laid aside for us several months ago. I came to New York, selected several hundred additional pieces, drove a hard bargain with ready cash, and concluded my big purchase just before the general advance, with the well-known importing firm of Landmere & Co., of New York, who emphatically stated I was the last man buying in the rug market to get rugs at the prices I did.

I cannot begin to describe the many exquisite and rare pieces in this collection. One is bewildered at the fascinating profusion of quaint Oriental patterns and color schemes. Rug lovers, collectors, connoisseurs, in our city will marvel at these exquisite productions of the Eastern looms—and the big wonder of it all will be the attractive prices!

I am determined to put on a sale of Orientals such as the town has never seen. The rugs themselves, and our prices, will prove to you that no other house can meet the values we shall offer.

Immediately upon my return I shall announce the opening of this sale. I earnestly hope you will make a memorandum of the event right now, because I am positive you never will get another chance to buy charming rugs at the daring prices I can make.

The sale will open on February 14 at nine o'clock. Do not fail to be on hand. I know some of these pieces positively will delight you.

Yours very truly,

INTERESTING THE DISCRIMINATING BUYER

Here is an invitation to inspect a display of rare rugs. The letter conveys a compliment to the prospect's ability as a connoisseur. It appeals to her desire to acquire fine rugs for their artistic value without the ordinary arguments used to induce buying.

Dear Madam:

We cordially invite you as a connoisseur to call and inspect our stock of Oriental Rugs. You will find here some unusually fine weaves that are veritable masterpieces.

There is not the slightest obligation to buy. We simply feel you would enjoy looking over some of the beautiful pieces we have here to show you.

Our stock is particularly rich with many small rugs of fascinating design, which have been greatly reduced in price. It may be you will find one or several that will interest you.

We do not feel that connoisseurs should buy of us any more than they should buy of other stores. But we should like to have you come in and become acquainted with our stock.

We clean and repair fine Orientals of all kinds. This you might wish to know because of the nearness of spring cleaning.

Trusting you will give us the pleasure of a visit at an early date, we are,

Very truly yours,

SHOWING BIG SAVING IN FACE OF RISING MARKET

Frank discussion of the scarcity of furniture, but proving this firm's ability to make lower prices through wholesale showrooms. This letter also offers immediate delivery where other houses cannot.

Dear Madam:

In many places possibly you hear this: "Impossible to deliver your furniture in less than twelve to fourteen weeks."

Think of it! Taking three or four months to put into your home the new furniture you hoped to have in a week!

Then, too, you pay none the less for the delay. No indeed! You write your check for fully 35 per cent more than you would pay under Chase Brothers' buying plan, whereby you choose beautiful furniture right in the wholesale showrooms—

And pay more than a third less for the same individualistic designs and superb craftsmanship that are coolly marked higher every little while at reliable stores everywhere.

The supply of good furniture is shrinking day by day. Hence we have no idea how long we can offer you these great buying advantages—so you'll do well to decide to buy immediately or pay unthinkable prices in the very near future.

We're not trying to frighten you. We're telling you conditions just as they are. You will soon realize that our letters were friendly, well-meant bulletins of warning.

We are all ready to show you a wonderful array of rare designs in Dining-Room, Breakfast-Room, Bedroom, Hall, Library, or Living-Room pieces. We really open the doors of eighteen fine factories to you to choose from—endless charming styles in period reproductions from the fourteenth to the eighteenth century.

Gloomy days are coming for those who neglect buying furniture now. Today's prices will seem cheap this fall! Yet the Chase Plan actually saves you 35 per cent in the wholesale showroom.

Don't let the matter lag. Telephone Brockton 952. Set a definite time for that money-saving visit. You will receive our personal attention every moment you are here.

Yours very truly,

Paints and Varnishes

WRITING THE CONSUMER FOR THE PAINT DEALER

This letter explains the "why" of good paint. It is made just as the skilled painter makes it. The prospect is asked to see the local dealer, whose name is mentioned.

Dear Sir:

It isn't exactly joyful to pay a big house-painting bill, is it? But a fellow must paint to keep his property in good shape, must he not? So, it's an expense that must be endured—therefore, the work should be done right, done well, done to last.

This calls for Monarch Lead and Zinc Paint, and none other.

It is made exactly as good painters make their own paint—of pure lead, pure zinc, pure linseed oil, pure colors and dryers—that's all. The only difference is, we mix and grind our materials by machinery. Naturally, they're better blended, cover more thoroughly, spread over a larger surface, and wear longer than the hand-mixed—see?

Monarch, you'll remember, is famous from ocean to ocean for this one great feature:

It takes fewer gallons!

Ten gallons of Monarch have repeatedly done what it took fifteen gallons of other paint to do, and Monarch did a far better job into the bargain.

When you're all ready to paint anew, buy Monarch, or your pocketbook and property are likely to suffer. Our dealers will explain why—there's one in your town: Wright & Farley.

Sincerely yours,

SELLING A WALL AND CEILING TINT

Here the manufacturer writes the consumer to help his local dealer. The merits of this product are well expressed in a comparatively short letter.

Dear Sir:

Your house, your home, deserves lots of consideration. You've thought about its location, sanitation, architecture, and exterior. You've figured on its interior comforts and conveniences.

You want its walls and ceilings decorated in a style you, your wife and children will be proud of.

You'd use wall paper or kalsomine, but medical authorities say both are unsanitary. You won't want to take any risk. You don't want old-style, unsatisfactory, unhealthy, or too-expensive decoration. You want down-to-now decoration. You should have Monarch Wall and Ceiling Tint.

It affords so very many beautiful and harmonious tints and

combinations! It is a firm, fadeless, flat finish. *It is washable.* It is applied like ordinary paint and dries with a soft, velvety effect that *stays* soft and velvety.

It is germ-proof, vermin-proof, dust-proof, trouble-proof. It is easily cleaned and easy to renew when necessary. It is modern, sane, good to look at. It ought to go on your walls and ceilings without fail.

The people to see about it are Wright & Farley.

Cordially yours,

SELLING A LEAD AND ZINC PAINT

Here is another good reason-why paint letter that is likely to make many customers for the local dealer. This kind of co-operation by manufacturers makes retailing worth while.

Dear Sir:

Decoration isn't a paint's only duty. Its main mission is *preservation.* Remember that—it will profit you.

Monarch Lead and Zinc Paint is most economical for you because it cares for everything it covers. And the surprising thing is—you pay less for Monarch because it takes fewer gallons. Ten gallons do the work of fifteen of another kind, and do it better. I'm simply making a plain statement of a provable fact, that's all.

Let me whisper: Our new dealers kick because jobs take *less* of Monarch than of ordinary paint, but our old dealers like the fewer-gallon feature. It spreads the good news and they sell more paint in the long run. You just can't keep satisfied people from talking.

If a barber could shave his customers so well they'd have to come only once a week, he'd lose at first, but my! wouldn't he be shaving the whole town before long?

Monarch Lead and Zinc Paint plus a good painter produces a job that will last triumphantly through the years.

Mr. Silver, publisher of the Louisville Herald, says: "Seven years ago I painted my house with Monarch. Great satisfaction! Want twenty more gallons. Can buy a dozen other kinds here, but prefer yours."

Of course you'll have nothing but Monarch, and the men in your town who'll tell you about it are Wright & Farley.

Cordially yours,

GETTING THE FARMER TO PAINT HIS BARN

Here is a good letter that talks facts and figures to the farmer who has foresight and economy in his make-up. This is another appeal for the benefit of the local dealer.

Dear Sir:

I've just been thinking about that barn of yours.

It's the storehouse of your farm and holds the rewards of your season's labor 'til they're marketed. A mighty important building!

You wouldn't feel safe if it wasn't fully protected against fire; yet it's a fact that more barns are destroyed by paint neglect than by fire—and paint's a whole lot less expensive than insurance. It's the cheapest form of protection for you.

A run-down barn may require $150 *to* $200 *to repair, when* $10 *or* $15 *spent for paint in time would have avoided most of that expense.*

We make house paints, Monarch Pure Lead and Zinc Paint, in many shades, the best for any building; but for your barn, where color isn't so important, we make Monarch Barn Paint, English Red Oxide (bright red) and Moss Green, both strong and lasting, good for sides and roof, combining two important features for you—*durability and economy.*

You can be dead sure about Monarch Barn Paint. Get Monarch, and none but Monarch. It beautifies and preserves your barn.

In your town it's sold by Wright & Farley.

Cordially yours,

PAINT PROTECTS BARN AND OUTBUILDINGS

A good preservation argument is found in this letter—it paves the way for the dealer to make an easy sale. This series of consumer letters talks paint on a sound basis.

Dear Sir:

Shakespeare said: "Put money in thy purse." Funny—but this is exactly what you do when you take money *from* your purse to buy Monarch Lead and Zinc Paint for your barn or outbuildings.

It is the very best preservative you can invest in—the *sure* paint for any wooden building outside of your house, if you want to match house and outbuildings.

There's another plan, however, of combining durability and economy, besides adding years of life to your barn or outbuildings:

You can use Monarch Barn Paint, made in two colors—bright red and moss green.

This barn paint has no superior the world over. It is made of exactly the right materials, properly proportioned and scientifically ground by modern machinery. It is equally good for barn sides and barn roofs. It is the barn paint supreme—the very best you can put your money into.

Our dealers in your town will testify to this—their name is Wright & Farley.

Sincerely yours,

A VELOUR FINISH FOR WALLS AND CEILINGS

The letter describes a finish that won't fade and can be washed. It is the modern substitute for germ-collecting wall paper, and superior to it for the many excellent reasons enumerated.

Dear Sir:

A mighty serious thing—the wall and ceiling finish for that new building of yours!

Its location, sanitation, architecture, and other things have occupied your mind, and you settled on them—but have a care about your walls and ceilings. You want them decorated just right.

Wall paper or kalsomine you bar because obsolete and unsanitary. You wouldn't risk having your walls full of vermin with these old-style, unhealthy, and expensive coverings.

So, then, there's nothing to do but use Monarch Velour Finish. There are a thousand reasons why you should. But a few of them are:

It affords many beautiful, harmonious tints and combinations. It's a firm, fadeless, flat finish. It's washable. It's applied like ordinary paint and dries with a soft, velvety effect that stays soft and velvety. It's germ-proof, vermin-proof, dust-proof, trouble-proof. It's easy to clean and easy to renew when necessary.

Let there be no argument nor mistake. See the Monarch dealer in your town this very day.

Sincerely yours,

Coal and Wood

SERVICE, SAVING, SATISFACTION WELL EXPRESSED

Here is a coal and wood letter that surely must convince the householder and bring a telephone call for prices. It has every good quality a fuel letter should possess.

Dear Sir:

No! Not just coal and cash. Not just wood and the wherewithal.

You ought to get quality. You ought to get service. You ought to get price consistency. You're entitled to all these three in addition to the merchandise you get for your money.

You want good coal and you want decent wood, delivered where you want them, when you want them—at the right price and none other.

You like to know your trade is warmly appreciated, that we're anxious to please you and eager to make you a steady and satisfied customer.

You want to save on your fuel bills by actually getting the maximum heat-power at minimum cost. You want economical, non-wasteful coal that will give you your full money's worth.

We've grown a bit proud of the uniform satisfaction given by our woods and coals, and the nice things people say about them. It's genuine pleasure to sell coal that wins unsolicited praise wherever used.

Each of our brands is a heat-giving marvel and a great money-saver. A trial ton will convince you that you've been missing something.

And besides giving you better quality and stretching your fuel-dollars, we're a bit sure the *service*—our prompt, courteous, personal attention to your wants—will be a happy revelation to you.

Order now. Our 'phone number's Main 1694—and it's list'ning for your welcome ting-a-ling.

Yours very truly,

ANOTHER FUEL LETTER THAT HITS THE MARK

Better coal and wood for the money, better attention, better delivery, are well brought out in this letter. It is a good customer-getter, because both convincing and plausible.

Dear Sir:

"Business is sensitive; it goes where it's welcome, but walks out if ill-treated!" We saw this on the wall of a busy man's office. It hits the bull's-eye of our belief.

Maybe you'll suspect it has something to do with Armstrong

wood and coal. And it has. We strongly believe in the business epigram above.

If our grades of coal please you thoroughly, if our service is everything it should be, once you buy of us, most likely you will remain our regular patron. But if we sold you coal not up to standard, if our service were slipshod, our employes negligent or uncivil, our deliveries late, you'd give some other concern your trade.

It's only human, isn't it, to want to buy where one's trade is most sought after and receives best attention? Therefore, having the coal and wood you want, at the right price, and giving you the very best service obtainable anywhere, we come to you today for a share of your trade.

We want to show you a distinction and a difference in coal quality and coal service. We can give you greater heating power to the shovelful than you've been getting.

Obey that impulse—try a change. Better fuel for your money, better attention, better delivery, if you'll just call 'phone Main 1694. Every 'phone, you know, is an order station for Armstrong fuel—your 'phone particularly.

Just say "Main 1694" to the central. She'll quickly connect you.

Yours very truly,

QUALITY FUEL DELIVERED PROMPTLY

This letter contains a good, well-balanced service talk that carries weight because it is not overdone. It promises a full dollar's worth of satisfaction for every fuel-dollar invested.

Dear Sir:

Maybe you haven't been getting *your share of satisfaction* in buying fuel. You're paying out your good money for coal and wood. Certainly!

Well, you ought to get a full dollar's worth of solid satisfaction for every dollar's worth of fuel you buy.

You'll find in Armstrong Coals the fuel ideal. These are heat-makers of highest power. They give the kind of satisfaction that *makes you remember.*

You'll find in our service that promptitude, courtesy, and appreciation which also give you supreme satisfaction. Your every order is carefully handled and personally looked after.

Our aim isn't simply to sell you coal and wood, but to supply you the right fuel at a right price, delivered right on the dot.

We want to please you so well you will praise our merchandise and methods to your neighbors. Folks who want fuel quality are finding out that Main 1694 is the number to call. Join the ranks of the better satisfied.

There's a best in everything. In coal and wood, we claim that means Main 1694, and you'll find it out the first time your order comes over our wire.

Yours very truly,

Food

TO STIMULATE A SECOND ORDER FOR OLIVES

The writer, who is doing a mail-order business in olives and other grocery specialties, encloses his wholesale price list, describes the high quality of his product, and sends an order blank to secure action.

Dear Mr. Smith:

We've long expected an order from you, knowing you are a lover of fine olives. Our selected Rhone Olives give such uniform satisfaction that once a customer tries them he is enthusiastic ever after.

You are on our limited list of customers who get lowest prices —so low, in fact, we can't even afford to pay express. *You'll* have to do that. But you can afford it; you're getting the finest olives obtainable, at much less than any of your neighbors pay.

We are so positive our olives are the most delicious you ever tasted, we gladly guarantee your money back if not satisfied.

So kindly go over the wholesale prices enclosed, get your pencil, make up a nice order today. Every price on the list is a lesson in real economy for the man who demands Rhone Olives of superior quality, and refuses to consider any inferior grade.

We make and keep our friends by supplying them with the most delicious olives obtainable anywhere. So our friends stand by us, as we feel *you* will.

Make out your order now—while this letter, price list, and order blank are before you. Pin remittance to order and get them off tonight. You will be more than delighted with these wonderful olives—and will order again when the supply is exhausted.

Yours for quality,

Bakers' Supplies

SELLING A FORMULA FOR EXTRACTS TO BAKERS

Here is an opportunity to save money. By making his own flavors the baker can save the profits of the extract maker. The product is guaranteed and an offer to send sample of the product is included.

Important to Wholesale Bakers!

Gentlemen:

I am prepared to save you 50 to 75 per cent on all the flavoring extracts you use. I can at once furnish you with a complete set of guaranteed formulas for making your own flavors and saving all you've been paying the flavor makers.

My business for years has been the manufacture of pure extracts. Therefore I know how the best are made and just what they have been costing you. Also, because of my manufacturing experience, I am in a position to offer you a complete set of fruit-flavor formulas for $25. These formulas will be sold you with the guarantee of absolute satisfaction or money back.

You can hardly afford to neglect this big opportunity for saving and increased profits.

In order that you may be perfectly satisfied, however, before you buy this set of formulas, I request that you mail the enclosed card *immediately*—it will promptly bring you a sample of pure orchard fruit flavor made from these formulas. You will find it as good as anything you ever bought.

The time has come to make your own extracts and save hundreds of dollars annually. *Mail that money-saving card today.*

Yours for extract economy,

SELLING A SUBSTITUTE FOR EGGS TO BAKERS

The writer offers a trial shipment of this money-saving product. If unsatisfactory, the unused portion may be returned and no charge will be made. Bakers readily accepted this offer.

Dear Sir:

Egg-O-Lene is convenient. When you use it you have no eggs to break. You have no bad eggs to throw away. You have no risks, no losses of any kind. No loss of material, no loss of labor, no loss of time. Every ounce can be used, and every ounce is full of egg quality.

Egg-O-Lene is a *guaranteed product.* We take all the risk when you order it. Responsible bakers are welcome to a trial shipment with the distinct understanding that if it is not absolutely satisfactory the unused portion can be returned to us in ten days, at our expense, with no charge for the amount used and no obligation.

Egg-O-Lene is always sold in bulk, direct from factory to baker. This saves you the large selling expense and gives you the *highest quality goods* at the *lowest possible price.* Shipments are made in 25, 50, 100 and 250 pound lots. Egg-O-Lene comes to you in strong, sanitary containers.

Egg-O-Lene costs you only a fraction of the price of eggs. You will save thousands of dollars by its use, and increase your profits tremendously. Figure the enormous reduction in your egg bill by the use of this superior product, then write us for special price list at once. Every day you delay means that many dollars lost.

A trial in your own shop is the test of quality, of satisfaction, of money saved and increased profits.

Cordially yours,

FOLLOW-UP DESCRIBING OTHER EGG SUBSTITUTES

This second letter tells of products made to take the place of yolks and whites of eggs when they are to be used separately. The details of these profitable substitutes are interesting to bakers.

Dear Sir:

Money for you in our other high-quality products that take the place of shell or frozen eggs.

Egg-O-Lene for the whole egg is in great favor with gener bakeries. You *can't afford* to bake without it.

White Egg-O-Lene for making white cake, dainty food and confectionery. Gives wonderful satisfaction everywhere.

Moss Blend for jelly roll, sponge mixes, etc. A satisfying product where flavor and color are desired. Should be in every live bakeshop.

Special Blend for the whole egg, requires soaking for best results. A product of supreme excellence.

Bower's Custard Compound, pure hen-egg yolk and albumen, scientifically blended, rivals the fresh shell egg for custard pies. You never will be without this, once you try it.

Snowflake for meringue for pies, icing for cakes, etc. Praised by every user.

Pure hen-egg yolk, pure hen-egg albumen, and special egg mixtures for special purposes. Quality products only is our rule, and you can buy the *best* here at the *lowest prices,* because we sell direct from factory to baker.

All products much cheaper than eggs, and guaranteed to give satisfaction or you can return them.

Write us fully to-day about your requirements, and we will promptly send you our special price list.

Yours for baking economy,

FOLLOW-UP TO BAKERS ON EGG SUBSTITUTE

The writer does not claim that his product is as good as real eggs, but that for ordinary uses it will serve the purpose as well. Economy is proved by examples of saving.

Why you can't afford to be without it!

Dear Sir:

Egg-O-Lene is a wonderful pure-food product, in powdered form, that is rapidly finding its way to the best bakeshops of the country. It contains no artificial color or chemicals of any kind. Its fine, delicate, golden color is the result of pure hen-egg yolk used in its manufacture.

Egg-O-Lene has been on the market for years. It is not an experiment. It has stood every test. It has proven its value. It is a standard pure-food product, used and indorsed by hundreds of progressive bakers, many of whom purchase it in ton lots.

We do not claim Egg-O-Lene is just as good as fresh eggs. But for ordinary purposes it can be used in place of eggs with such remarkable success that usually even an expert can't tell an Egg-O-Lene product from one baked with real eggs.

Egg-O-Lene will save you hundreds of dollars and increase your profits at once. You can use it successfully in making cookies, cup cakes, layer cakes, filling for pumpkin and cream pies, and various other kinds of cakes and pies.

You use but one pound of Egg-O-Lene in place of four pounds of frozen eggs. You use but nine pounds of Egg-O-Lene in place of one entire case of shell eggs. Think of the tremendous difference—the enormous saving!

All you have to do is to follow the simple directions which accompany all shipments. Then you cannot fail to get results. Egg-O-Lene is a product no wise baker can afford to overlook.

Send that trial order today.

Yours for better baking,

Flowers

SPECIAL ATTENTION TO TELEPHONE ORDERS

To the lady who has always hesitated to order flowers by 'phone this letter brings new confidence. She will naturally be inclined to make a trial of this kind of service.

Dear Madam:

Without stirring from the house, without worry or perplexity, you can shop for flowers, plants, or decorations by simply telephoning Center 428.

You are assured of *intelligent understanding of your wants*—of courteous, obliging, prompt service at any hour. The oldest florists in New York, with the newest ideas of service, quality, and satisfaction.

Let us prove to you that pleasing the patron is our highest ambition. Without patrons we would have no store—therefore the patron is our first consideration.

We make a distinct specialty of the freshest cut flowers and choicest blooms of every season. Let us help you beautify your conservatory.

We can deliver flowers for you at short notice anywhere in the United States and Canada.

May we hope for a call from you at an early day?

Yours truly,

CONVENIENT, PROMPT FLORAL SERVICE

Here the writer stresses the idea of quick service without exertion on the part of his prospect. To the busy society matron the suggestion is a welcome one. The courteous wording of the letter will appeal to her.

A Surprise!

Dear Madam:

You may have always thought it impossible to order flowers satisfactorily over the 'phone. You may have feared a mistake in the kind of flowers, or the quality, or the quantity, or that the name would be spelled wrong or the address incorrect—or the hour of delivery too late or too early.

If so, we've a surprise in store for you.

Our service has been perfected since 1898 in supplying fresh cut flowers, plants, novelties—special decorations for social functions of every kind.

Every telephone order is carefully recorded in detail and painstakingly carried out. You find our service accurate, prompt, pleasing—whatever the size of your order.

An especially efficient system for making deliveries in all parts of the United States and Canada at short notice.

No matter what the occasion or how trivial the purchase, give us a trial on your next order. We feel sure you will be delighted with the result.

Yours very truly,

Poles

KEEPING UP TO STANDARD SPECIFICATIONS

Good, crisp, straight-to-the-mark selling talk about uniform quality, care in shipment, promptitude, service, and early delivery. The letter covers many points and wastes no words.

Dear Sir:

The giant of Industry, newly aroused, with reawakened spirit and redoubled energy, stretches his arms, straightens his spine, and is ready for big things!

So you will want Cedar Poles. Good ones, straight, sound, and fully up to WRCA specifications, long-lived, 45-foot stuff and plenty of it.

Our own skilled men load these poles—they know our rigid rules about eliminating every stick that fails to measure up. "Throw it out!" is a vigilant watchword with them.

Quality, not price, is our main idea. It is yours, too. Our poles surprise every buyer who is strong for "association goods"—he finds we have a standard of our own as high as any in existence.

And, with all that, you can't buy better poles anywhere at the prices we can make. As producers, we have a distinct advantage—you get the benefit of it.

Besides this, we give you real service. True, the word has been kicked about like a football. It means nothing unless one backs it up. This we do.

We want your permanent business, and our poles and service measure up to that idea. We can get the cars and promise you better than average service in delivery.

The big spring demand will make somebody wait. Make sure it isn't you. Mail the enclosed card now!

Yours truly,

GOOD INSPECTION INSURES UNIFORM QUALITY

Starting with a humorous incident, this letter develops into an effective argument. It gives special stress to skill and care in loading the product for shipment.

Dear Sir:

The gentlemanly convict told the jailer that he could speak six languages. The jailer replied that only one was spoken there, and d——n little of that!

There's mighty little a fellow can say about his own conscientiousness. It isn't becoming, somehow. So we're with our friend the jailer on that.

But we do claim that a car of poles can be loaded so honestly

and conscientiously that it will give supreme satisfaction when it reaches the other end.

In the first place, Bayard poles not only fulfill "association specifications," but also meet the rigid requirements of our own standard of quality. No cub poles can sneak their way in. This is due to our crew of skilled inspectors. Each man has a practised eye and long experience at judging poles. We are firm, even finicky, on that point, because the foundation of our business rests upon it. Our reputation for quality is more or less in the hands of the inspectors.

Get your first introduction to these peerless poles! You will be astonished at our sound, straight, finely proportioned Western Red Cedars. They will satisfy you completely. You will find these poles, at our prices, just exactly what you have been looking for.

Why not give us a chance to prove our ability to serve quickly and economically? Fill out inquiry blank on back right now (a lead pencil will do if a pen isn't handy), specifying the kind and quality of poles you need, and how soon, so that we can quote you by return mail.

You'll congratulate yourself for having bought poles before everybody is scrambling for them.

Very truly yours,

BETTER PRODUCT AND BETTER DELIVERY

Proving by the words of a great captain of industry that the true aristocrat of the future is the man who gives bigger service —the fellow who gets results both for his fellow-men and for himself.

Dear Sir:

Maybe you've had trouble getting live, sound, robust, tall Western Red Cedar Poles. Well—we've found a way for you!

A way to get them at producer's prices. A way to get them without unnecessary delays. A way to get them without disputes on arrival.

The Bayard service will save you a lot of money. Whether you buy in one, two, or fifty car lots, we can supply you with the right poles at the right prices.

People have been kind enough to say we have put the pole business on a different plane. We claim this: The buyer is entitled to much better goods and service than he has been getting these many years.

Our customers are more than satisfied with the uniform good quality of our poles, the prices at which we sell them, and the delivery as compared with what they've been getting.

Charles M. Schwab recently made this statement in a newspaper: "The coming aristocrat is the man who gives bigger service —the fellow who gets results." We want to be aristocrats only in successful service. That's the kind of aristocrat worth being! It is

by showing pole buyers a vast difference in quality and service that we will make them permanent customers.

So we are not after your *one* order. We're after *all* your orders. We want to please you so well you simply can't do without us—you will forget there *are* any other pole producers.

Fill out the request for quotations on the back page of this letter. A huge demand for poles is on the way. Don't get caught. Tell us how many poles you will need and *when*. Let us quote you right now, by return mail. It is the beginning of Bigger Satisfaction for you.

Yours very truly,

Lubricating Devices

SAVING ON LUBRICANTS AND LABOR

Not only economy in material and time but the saving of life and limb is brought out in fewest words in the letter below. It is intended for very busy purchasing agents or general superintendents. Its brief, incisive wording hits the spot.

Dear Sir:

You can't ignore a loose pulley lubricator that saves life and limb. You can't overlook a 50 per cent saving in lubricating cost. You can't pass up a 90 per cent saving in lubricating labor—

Hardly!

The Townsend Lubricator is a sure, safe lubricant in candle form that maintains a perfect film, doesn't have to be watched, needs renewal but once a month instead of twice a day.

Great advantages! Enormous saving. Saving men. Saving money. Saving machinery. But all can't be told in a brief letter.

You will surely let us prove our claims, with no obligation to buy, no inconvenience or loss to you.

So write us by return mail. Simply ask for further proof. You will be gratified with the result.

Yours truly,

A LUBRICATOR FOLLOW-UP THAT DRIVES DEEPER

Here the risk and danger of doing without this device are again forcefully and clearly defined in few words. Also the loss of lubricants and labor is well brought out, so that the busy man may glean much in few words.

Dear Sir:

Dollars drift away, risks continue, every day the Townsend Lubricator isn't installed on your loose pulleys.

Your plant, no matter how modern, can't be 100 per cent efficient without it. Approved by the Pennsylvania Industrial Board. It merits your immediate investigation, because—

It keeps your men from moving machinery.

It gives uniform, sure lubrication.

It saves 90 per cent of the oiler's time.

It saves 50 per cent on lubricants.

Oiling loose pulleys in the risky, expensive, time-consuming way is being dropped by modern plants. Big reasons for the change! You can't afford to disregard them.

And, without the slightest obligation or expense to you, we will *demonstrate and prove*. Your prompt reply is a big step forward—in saving men, money, machinery.

Turn and dictate that letter now. It's a turn for the better.

Yours very truly,

A SCARE LETTER WHICH EMPHASIZES SAFETY FIRST

In two brief lines, or ten words, this letter shows the serious daily liability of accident. The elements of needless risk and unnecessary waste are very effectively presented. A good, brief follow-up.

Dear Sir:

Mashed fingers, broken arms, torn bodies—

A cruel, ghastly accident—

The result of oiling loose pulleys. And it may happen in *your* plant—at any moment!

The Townsend Lubricator prevents this. It saves life, labor, time, money.

A positive, constant lubricator, in solid form, that needs no watching, is always on the job, gives perfect service, cuts your cost to less than half.

Every twenty-four hours your plant is without it you have needless risks, needless waste.

Don't hesitate any longer. Write today. Absolutely no obligation! No cost to find out! You must be fully convinced and thoroughly satisfied.

It's a thing too vital to lay aside—call the stenographer—*investigate now.*

Yours very truly,

Musical Instruments

A PHONOGRAPH AS A CHRISTMAS GIFT

Here is a good, convincing letter suggesting this enjoyable instrument as a lasting remembrance. It brings out the merits of the phonograph and also shows how appropriate and acceptable it will be.

Dear Madam:

We can make it very easy for you to give the gift supreme—a Morley Phonograph—on easy payments. You won't miss what you pay for this magnificent present. And think of the many days, weeks, months, and years it will bring happiness to the recipient!

A phonograph is an endearing and enduring remembrance. It is not alone an evidence of your deep regard, but also of your excellent good taste. It is not alone a thing of beauty, but a joyous and pleasure-giving addition to any household. Therefore, it's the gift unforgetable.

The Morley Phonograph plays all records—an important feature! Another virtue of this peerless instrument is its marvelous "singing throat" of silver grain spruce, a magic music-wood which prevents all metallic sound or nasal twang. Then, too, the Morley's marvelous tone regulator adds to the delight of discriminating people who know the best in phonographs.

The Morley makes a magnificent gift because no other home will have an instrument that excels it. The Morley will flood your home with Yuletide joy, in the natural, beautiful, lifelike tones of world-famous singers and musicians of renown. How much better to give a Morley than some impractical and expensive gift that will last but a little while!

Whether you decide on a phonograph or not, come in and look at the Morley. Not the slightest obligation in your doing so. You can listen to the Morley to your heart's content, examine its wonderful merits as a household entertainer, learn the easy terms on which you can own it—and then make up your mind.

If you select at once, it means you have a wider range of styles to choose from. There is a great shortage of these instruments—so the thing to do is choose without delay if you have any thought of getting one.

Why not decide to go to Walker's right now? You'll always be happy that you did, and the fortunate one you remember will be ever grateful.

Yours very truly,

GOOD SHORT LETTER ABOUT HIGH-PRICED PIANO

This letter links up a musical event with an invitation to call at the store for a personal demonstration. Because of its tasteful wording and brevity, the letter appeals to the class of buyer who wants the best.

Dear Madam:

As an associate member of the Mozart Club, doubtless you attended the recital last night and heard those rare selections played on the wonderful Shubert Piano.

This is the highest-praised, highest-priced piano in the world, and we want you to know that Leland's is its home in Worcester.

Great artists the world over have honored the Shubert by their unqualified preference for it on all occasions.

Its matchless tone quality is the supreme triumph of piano-craft—a masterpiece of melody. Its clear, liquid richness, so enchanting to the ear, has never been attained in any other make of piano in existence.

Its presence in a drawing room lends a distinction and charm that reflects upon the possessor.

We welcome you to this store any time you would like a demonstration of its peerless qualities.

Yours very truly,

Summer Resorts

SOLICITING GUESTS FOR SUMMER-RESORT HOTEL

By describing the delightful surroundings, the varied sports, the popularity of the place and its convenient location, the writer conveys an inviting picture. The letter tells much in few words and is quaintly human.

My dear Sir:

So many folks are motoring out to Woodmere these days! Why not you and the Missus next Sunday?

Woodmere Hotel is a most charming place to spend the day. One needs but know that G. P. Morley, of Long Point fame, has everything in charge, and that the chef's none other than Jean Rene.

One may row, fish, swim, play golf, lawn tennis, or go for a canter—splendid saddlers are handy. Then, too, there's restful, shady seclusion for one who'd sit and day-dream.

Seventy-five miles from Pittsburg, four from Westward Cross-roads, two from the State Road.

Woodmere is in truth "a bit of Paradise here and now"—and you'll really be glad you found it.

Cordially yours,

GOOD DESCRIPTION OF A RESORT'S ATTRACTIONS

This is the kind of letter that brings guests. It tells all about the hotel in a way that fulfills the reader's expectations. It visualizes the resort and the pleasures awaiting guests.

Dear Madam:

Here is a plan to get the most out of your vacation at the least expense:

Go to the Melrose Hotel, Peeksville, on the beautiful Avon River. Thirty beautiful, clean, light, airy guest rooms, with electric light and running water in every room. All newest conveniences, everything to make you feel thoroughly at home.

The hotel is surrounded by beautiful, spacious grounds, well kept and artistically arranged for all outdoor sports and games. There are shady spots under the trees, quiet, restful, charming, for city-tired people. Automobile sheds adjoin our lawn.

A delightful, breeze-swept promenade of five thousand feet stretches around three sides of the building. Our boardwalk is private, bordering the shore. We have plenty of rockers and easy chairs, sun bath and enjoyable summer shelter. Here one can see a gorgeous panorama, reaching as far as the eye can see, with motor boats and pleasure craft dancing at anchor or skimming along in the sunlight.

The Melrose private bathing beach will delight you! It is a

veritable bather's paradise. Gradually sloping from one inch to ten feet of water, it makes an ideal beach for bathers of all ages. No waiting for the tide to come in: bathing all day. Two hundred feet of private water front on the beautiful Avon. We have a bathers' float and bathers' showers; also boating and fishing.

Lovers of the dance flock to the Melrose. If you like to dance, this is your place! Its fascinating palm room is ever a scene of gaiety and happiness as couples sway to the orchestra's rhythmic strains on our fine dancing floor. Every guest has a good time.

The Melrose dining room faces the water, so that the guests may look out upon the scene. Accommodations for one hundred guests, American plan. Delicious, savory home cooking. Special palate-pleasing dishes. Our drinking water is from clear, cool springs in the adjoining hills.

The trip to Peeksville on the Avon is itself a delightful little pleasure jaunt. You go down the bay and up the beautiful Avon on the comfortable steamboats Aurora, Seabird, and Jefferson, which leave Pier 4, at the foot of Townley street, at 8 and 8:45 A. M., and 1:30 and 2:30 P. M. You can also make convenient railroad connections if you prefer to go that way.

Spend a happy vacation at a big saving. You can enjoy yourself all at one place and all at one cost—simply the weekly rate, with no extra charges for anything.

We specialize in making people thoroughly glad they came. We want them firm, fast friends of this hotel.

All inquiries will be answered cheerfully. Why not write and make arrangements now?

Very truly yours,

Health Service

MEDICAL CARE ON A YEARLY BASIS

This letter explains the many advantages of a yearly health service whereby one can have a physician, nurse, or medicines whenever necessary, for a stated annual charge.

Dear Sir:

For your sake, for your family's sake, for the sake of their well-being and happiness—and because far-seeing, wide-awake men and women in every walk of life are doing it—fill out the enclosed card and send it to us by return mail.

Joining the Samaritan Health Society is an act you'll never regret. It's the proverbial stitch in time—a wise precaution, a keen provision for the future. It means:

A doctor whenever you need one, at your home, at your office, at the hospital—anywhere.

A trained nurse whenever you need her.

All medicines and surgical dressings prescribed by your physician.

An ambulance in case of emergency.

Your hospital bills all paid.

A whole year's protection for you in sickness or accident.

And no examination, no fuss, no red tape, no trouble to you. All you pay is $10 for the whole year—$16 if you are married, $4 for one child; $3 for each additional child. And you needn't pay it all in cash—small monthly or weekly installments, whatever is easiest for you.

No wise, thoughtful man will hesitate a moment about this. It's a thing to attend to right away. Today is the time to do it. Tomorrow you may wish you had—who knows? Get this card right off in the mail.

Yours very truly,

Sanitariums

A HEALTH TALK EXPLAINING CURATIVE METHODS

Here is a good argument for the individual who is ailing but who insists on doctoring himself or seeking health in the wrong channels. The letter explains the virtues of drugless therapy.

Dear Sir:

Who *dares* to trifle with his health? Who dares to risk the most valuable of his possessions?

With it power, success, and happiness are yours. Without it you are neither efficient nor happy. You should sleep soundly and awaken refreshed. You should begin the day charged with energy and confidence. Your nerves should be calm, your brain clear. You should enjoy your food. At the day's end you should take pleasure in an evening's amusement. *Do you?*

If you don't, perhaps you've only yourself to blame. Neglecting yourself and self-doctoring are unforgivable. What do *you* know about your inner organs? Have you given them years of study? Do you know their true functions?

You wouldn't meddle with the mechanism of your automobile unless you understood its workings. You'd take it to an *expert.* Isn't your body as valuable as your car? Isn't it important enough to have an expert give it some attention? Not a faddist, not a man who has made a specialty of broken axles and, therefore, thinks *every* car has a broken axle, but a man who knows your *whole* "car"—axles, engine, brakes, tire—inside and outside.

Such a man is Dr. Lenard, of the Burlington Sanitarium. He has given years of study to the human engine. He knows all its "insides"—bolts, screws, and valves—their little habits of getting out of order; how they wear out sooner than they should. And he knows how to put them in order. Not through pills and medicines, but through sane, *natural* methods. He uses no drugs. He simply helps nature help you!

The treatments embrace Spinal Therapy, Hydrotherapy, Physiological Therapeutics, Electrotherapy, Thermotherapy, Eliminative Baths. All the newest, *proved* scientific inventions for health building.

Read the enclosed booklet. Then, if you or any one of your family has any slight or serious trouble, don't wait—write or call at once. Tell Dr. Lenard how you feel. He will give you his personal attention. He will take your case to heart and soon will prove that you've found the road to that health and energy which by right are yours.

Yours sincerely,

FOLLOW-UP OF DRUGLESS SANITARIUM LETTER

Here the skill and competence of the physician in charge are dwelt upon. His methods of treatment are shown to be specific in each case.

Dear Sir:

Why not be at your best physically?

No man or woman living at the high-pressure life of today can let health take care of itself without suffering dangerous consequences. Modern conditions and environment are too much for us. They break down physical and mental efficiency. Not one among a thousand today is enjoying the health he *could.*

You who are ailing: There is no need for you to feel unfit. You can be robust, vigorous. You can have abundant force, firm nerves, rich blood racing through your veins, and glowing health!

Dr. Lenard, of the Burlington Sanitarium, has learned the way in which the human body and mind respond under the various influences of environment, whether wholesome or harmful.

He studies his patients, and their different modes of living, to find the real causes of disease. He studies the world's authorities on physiology, hygiene, and rational living. For the sake of his patients he has delved deep into everything that has any scientific bearing on the care of health, the development and uses of our energies, the prolongation of human life.

Dr. Lenard has adopted the best-known methods, added some tested ideas of his own, and evolved a remarkable drugless system whereby the Burlington Sanitarium has grown famous for the well people it produces.

Patients come to us from hundreds of miles. Some of them have only minor troubles, some have been given up by well-known doctors—all have been greatly benefited.

Come to the Burlington Sanitarium for a consultation. Or write and tell us frankly about your real condition. Your letter will have personal attention.

Don't wait. Tomorrow may be too late. Write or come today. *Some day you will be deeply grateful for having heeded this advice.*

Yours sincerely,

Storage

SAFETY, PERSONAL SERVICE, MODERATE COST

This letter explains an improved service which, after overhauling and repairing, protects furs against loss or damage through fire, moth, theft, and every other chance of loss.

Dear Madam:

You may be interested to know that I am now equipped to offer you superior storage for your furs—equal to that of the largest stores uptown. In addition, I offer you a personal service which I feel sure you will find much more satisfactory than any offered elsewhere.

My storage vault, which I have just rented in the Madison Refrigerating Company's great building, pictured above (where all the finest houses keep their furs), offers the most complete protection you can get in St. Louis against fire, moth, theft, and every other imaginable chance of loss.

This wonderful fur-storage building is one of the finest in the world. It has the very lowest insurance rate obtainable—$1.75 per thousand. This is proof positive of the unquestionable protection I offer you.

I will store your furs for the summer at the rate of 3 per cent, which includes my personal service, thorough overhauling and glazing of your furs—and even replacing a button, a loop, or making any other reasonable minor repair found necessary. And this is entirely without charge. Where extensive alterations are desired, I do them at very reasonable prices.

Our service includes prompt, polite, and painstaking attention to your wants. Now is the time to arrange storage for your furs. You want absolute safety, plus personal service and the very best care. Why not attend to it right now?

Kindly telephone Oxford 6983 and my representative will call at any time most convenient for you.

Yours very truly,

SEEKING FUR STORAGE FROM OLD CUSTOMERS

This plain, sensible letter supposes the reader merely has neglected to send her furs for storage. The warning note is conveyed in a simple, effective manner that should induce prompt action.

Dear Madam:

Perhaps you have forgotten about your furs—but we have not. Our records show that you have not yet placed them with us this year.

Permit us again to offer you the modern facilities of our new

cold-storage vaults for the safekeeping of your furs during the summer months.

We know you realize the serious danger of moths, heat, burglary, and fire, and that the only safe place is a storage vault kept at perfect temperature and absolutely invulnerable against theft or destruction of any kind.

You would reproach yourself if anything happened to them. Wouldn't it be very wise, therefore, to place them promptly where they will be absolutely free from harm until you need them again?

Our charges are so very reasonable that the cleaning we give your furs alone is worth what you pay us for their safekeeping.

Why not let us call for them within the next day or two and have the matter entirely off your mind?

Yours very truly,

SHORT LETTER TO MEN NEEDING HEAVY STORAGE

Large manufacturers and big jobbing concerns everywhere usually have need of large storage for surplus stocks of every description. This letter tells the facts briefly to men who read things when tersely put.

Gentlemen:

Here is an item for the heavy storer. It should be jotted down where it won't be forgotten. He may want the information badly some day:

We have one million feet for the storage and warehousing of large quantities of dry storage. Our facilities enable us to load and unload ten cars at one setting, and we have accommodations for twenty cars on our private siding.

Then there is another thing or two you will be interested to know:

Our buildings are the most modern, they are well ventilated and well arranged. Our storage, hauling, and insurance rates are extremely low.

We would greatly appreciate an opportunity to quote you on your requirements. Why not get this information over the 'phone immediately? Just call Drexel 4647.

Yours very truly,

A STORAGE WAREHOUSE FOR MANUFACTURERS

This letter briefly and clearly explains a service that is efficient and ample for the needs of out-of-town manufacturers and mail-order firms that are without local representation.

Gentlemen:

No city in America has depending upon it for supplies a larger territory than St. Louis.

A stock of your merchandise here has great profit possibilities

for you—it would mean a big saving of time and money, would facilitate the work of your sales department and greatly strengthen your advertising.

With one million feet of storage space, for every character of perishable and imperishable merchandise, we offer you the most modern facilities for warehousing, reconsignment, and distribution.

We can unload ten cars at one setting and accommodate twenty cars on our private switch.

We are located in the center of the population of St. Louis and convenient to all freight depots. Our storage, hauling, and insurance rates are extremely low.

May we hope to interest you in the near future?

Yours very sincerely,

School Contests

LETTER TO TEACHERS ABOUT PUPILS' CONTEST

Here is a woman's mail-order plan for boys and girls in school. Interesting the teacher in the idea of encouraging a spirit of enterprise, enthusiasm, and wholesome rivalry among her pupils.

Dear Teacher:

I hope you will read carefully the circular enclosed.

It holds out a unique opportunity for your school. It represents a chance for your pupils—it is a spur to ambition, energy, thrift. It will give them something to do while not immersed in their studies. It will teach salesmanship, which is a builder of self-confidence. There is not a child in your school who will not eagerly strive for a prize in our Cash Post-Card Contest. And there are many prizes and many opportunities to win.

Picture post-cards always are in demand and your pupils will find ready buyers everywhere. Millions of picture post-cards are used every year. People buy these cards, not alone because they want them, but because they realize they are helping the children succeed. Everybody admires an ambitious child.

You want your pupils to be enterprising and successful. Our contest is a brilliant opportunity for them. You will be delighted with the result; so will the children and their parents.

We have an enormous stock of post-cards in attractive subjects. Our cards are of a quality sold at much higher prices elsewhere.

Don't let this opportunity for your school slip by. The time to grasp it is *now*. Send no money—simply let us send you at once 500 packages of cards, ten in a package. These your pupils will readily sell to relatives, friends, even strangers, at 10 cents a package. Your supply soon will be exhausted—you will be ordering more within a short time.

Every pupil will be enthusiastic, and grateful to you. It is just the right season for this inspiring contest. Don't delay—fill out and mail enclosed postal at once. You will be as gratified with the results as the children will be delighted.

Yours very truly,

FREE PENCIL SHARPENER IN PUPILS' CONTEST

Another letter that interests the teacher in a novel little selling contest to get a pencil sharpener, this time by appealing to her love of cleanliness, orderliness, and for the welfare of her pupils.

Dear Madam:

Are your pencils always blunt? Is your wastebasket area constantly littered up with pencil shavings and black dust scattered over desk and papers? Do the children sharpen pencils at their seats, scattering shavings about the floor, soiling their hands and books?

With the Perfect Pencil Sharpener you insert pencil, twist the handle two or three times, and out comes your pencil perfectly pointed. The shavings are caught in an enclosed receptacle. No dirt, no dust, no disorder, and no waste.

The point doesn't come off along with the wood, as often happens when one sharpens with a knife. Anyone can use this sharpener—it requires no skill. It pleases the pupil to put in a blunt pencil, turn the crank, and take out a pencil perfectly pointed, ready for use. No cut fingers. No smeared papers. No soiled books.

But we haven't yet divulged the most remarkable thing about the Perfect Pencil Sharpener. *It can be yours absolutely free.* This is the plan: We will send you five dozen Special Pencils for your pupils to sell at 5 cents apiece. They will be delighted to do this. They will be selling an article they can talk about intelligently. Such experience is a valuable object lesson—an introduction, on a small scale, into *business.*

The pencils will be disposed of readily, and you will then receive the pencil sharpener. It will engender a spirit of co-operation between you and the children, and it will be something the children themselves earned.

We are enclosing a picture of the sharpener, and an order blank. Send no money: Simply fill out the blank and mail it to us. The pencils will be sent to you immediately.

Yours sincerely,

A HANDSOME VICTROLA GIVEN AWAY

A plan to awaken a spirit of co-operation and competition among school pupils through their efforts in selling picture post-cards. They can win a handsome musical instrument for the school.

Dear Teacher:

The Victrola has become an essential part of the regular school equipment. It is a tonic to any school. It adds new joy and zest to school work. It relieves monotony and adds greatly to the spirit, spontaneity, and well-being of the young people in your care.

Recently we wrote you about a plan whereby you can secure a *handsome Victrola free,* with a little co-operation on the part of your pupils. They will assist you enthusiastically. And you will find the Victrola of great daily assistance to you in enhancing the interest of school life.

Let us send you, free of charge, 500 packages of picture post-cards, ten in a package. These your pupils will sell to their relatives and friends at 10 cents a package. When the proceeds, amounting to $50, are returned to us, we immediately forward you the Victrola.

The post-cards are very attractive, of a grade usually sold at a higher price. With a little encouragement from you, the pupils

will take great interest in selling these cards, and the school will have the Victrola in a very short time.

This splendid plan has resulted successfully for many other schools. Right now is a favorable season to get this Victrola. Mail the enclosed postal at once. We will send the cards to you immediately, and your pupils soon will be winning this fine musical instrument for their school.

If you already have a phonograph, you make $3 on each 100 packages of post-cards the pupils sell—a total of $15 for the 500 packages. If only part of the cards are sold, return the remainder. You are under no obligations to keep them.

Yours truly,

Miscellaneous

PURE WATER DISTILLATION AT 5 CENTS A TON

Here the manufacturer of a still makes a comparison with a Government standard in which large users of pure water are promptly interested. The letter makes a frank appeal, with an offer of proof.

My dear Sirs:

Are you willing to investigate the *cheapest* method of producing the *purest* water? If so, this letter really is well worth your serious consideration.

Would you give five cents a ton for water purer than the requirements of the United States Pharmaceutic Association? Pure, palatable, perfect, with all the gases absolutely removed?

With one of our large stills you can have *absolutely pure water* for five cents a ton. Under our process no aeration is needed. We remove the gases by never allowing them to enter the distillate.

Hard to believe, maybe—but we've been doing it ever so long. We have proven to thousands that our method of water distillation is a big step in advance over all others. We can prove it to you. In our stills three separate processes remove the flat, distilled taste due to gases.

We feel that you will be interested in getting better water than you've ever used, at a lower price than it has cost you heretofore. If you will give us an opportunity to demonstrate, we are positive you'll be gratified at having taken up the matter upon receipt of this letter.

Signing and sending the enclosed card "puts the burden of proof upon us" and incurs not the slightest obligation on your part.

May we hope you will mail it today?

Sincerely yours,

YOUR OWN ONE-MAN FIRE DEPARTMENT

Catch a fire when it starts and you are almost certain to destroy it quickly. This extinguisher reaches the vital spot at the vital second, is easily operated and always available.

Dear Sir:

The first five minutes of a fire are the most important.

Why not have your own one-man fire department at your immediate beck and call, for every nook and corner of your store, at any moment of the day or night?

A Self-Operating Fire Extinguisher!

The Dunham Fire Extinguisher is a weapon for destroying fire in its incipiency, surer, swifter, safer than any other. It reaches

the vital spot at the vital second. It is instantaneous, both in operation and effect.

It is a wise fire precaution—by far the most practical and effective of preventive measures.

The sprinkler system may reduce your insurance and has its other virtues, but your store must be actually burning before it goes into action, and even *if* effective the water damage is almost as great as that of the fire.

A Dunham Fire Extinguisher never lets the fire reach the sprinkler-operating stage; therefore, no damage except in the one small area where it started. This extinguisher puts out oil, paint, benzine, or gasoline fires when water only feeds them. It has fifty feet of hose, shoots a ninety-foot stream, can be squeezed through narrow places and rushed anywhere in jiffy time.

We hope that today, before the fire, you will look into this doubly-sure, worry-and-risk reducing fire protection. Why not immediately?

Yours very truly,

FREEDOM FROM WORRY, RISK, LOSS

Here the safety features of this protective patrol clock are presented in carefully chosen words. The trouble-proof advantages of the mechanism and peace of mind also are well emphasized.

Dear Sir:

Your premises will be 100 per cent safer, your watchman surer of himself, your insurance risk less, if you'll read the inside pages of this letter.

I'm sure of that because you'll immediately realize what my patrol clock would mean to you, right now, in freedom from worry, doubt, risk, and all possibility of loss.

Wise watchmen welcome the Marlin Patrol Clock. It safeguards them against suspicion. It safeguards you against service slip-ups.

This clock is a triumph of trouble-proof, weather-proof mechanism, approved by the National Fire Underwriters and the Factory Mutual Laboratories, absolutely guaranteed, and sent on thirty days' trial.

You're risking nothing in ordering one today. You owe nothing until you've decided it is what you've long needed. This faithful, vigilant clock will stand by you in the dangerous hours of the night. Hadn't you better find out more about it?

Yours truly,

SERVICE LETTER FOR OPENING OF SEASON

The ice man can hardly have a big story to tell. What is there for him to talk about other than prompt and proper delivery? This letter shows how users can help make the service more satisfactory.

Dear Mrs. Brown:

We would like to furnish you with Ice this season, and, what's more important, we want our service to satisfy you thoroughly.

You're paying for service as well as Ice. By service we mean timely, courteous, clean, careful Delivery.

These things mean something to you and to us—to you, because they keep you contented with our merchandise and methods; to us, because we've a deep satisfaction in *giving* satisfaction to each and every patron.

Profit isn't the only thing.

And we ask this: If you like our service, tell *others;* if you don't, tell *us.* Tell us *why.* We appreciate complaints. You see, it helps us to *better* things when you report any dissatisfaction. Why not begin co-operation with us for good service right away?

Order now. Always have coupons or money ready for driver. Always tell him how much ice to leave. Always tell him when you want extra ice.

We promise uniform good quality, correct weight, and a sincere willingness at all times to prove our thorough appreciation of your patronage.

Yours very truly,

THE BUILDING CONTRACTOR WANTS FACTS

Too often letters dealing with construction materials are so general that the average man can make little of them. Here the good qualities of a particular brand of slate are described so the reader will see the product's special excellence.

My dear Sir:

Barnum was wrong. He said that people liked to be humbugged. They don't.

A greater man than Barnum voiced the real truth about this when he said: "You can fool all of the people some of the time, and some of the people all of the time, but you can't fool all of the people all of the time."

Abraham Lincoln was right. Therefore, we ask you to bear in mind that—

(1) Our Western Quality Slate is true in color, true in durability, true in workmanship, true in quality.
(2) It is free from ribbons.
(3) It is fadeless and ribbonless only because it comes from *big beds.*

(4) Dealers in so-called "genuine" slates are silent as to the permanent color of their product, and likewise silent as to ribbons.
(5) Our slate goes to you with a *real guarantee* that protects you.
(6) We've absolutely no connection with any association or combine, and hence our prices for better slate are lower than you pay elsewhere.

Every car of slate we ship is backed by our reputation, and we make not a single claim that we cannot substantiate *in full.*

If you are in the market for slate that gives supreme satisfaction, may we hope you will fill out enclosed card and mail right away?

Yours sincerely,

A SHORT LETTER OFFERING TO BUY OR SELL

Here the writer wastes nobody's time. He gets right down to business and states his case directly and clearly, without any superfluous words. It is a letter that busy men will read.

Dear Sir:

You want the best price you can get for copper, lead, or tin bearing material. Not only that, you want a prompt quotation when you're ready to sell.

Then kindly remember I am always in the market and ready to give you quick action on—

Copper-bearing material,
Lead and tin bearing material,
Scrap metals of every description.

Also, I can quote you on new metals in any quantity should you happen to be in the market for them. It will pay you to get my figures before closing a purchase elsewhere.

In all dealings with the writer you may be sure of prompt delivery, quick quotations, and service that is absolutely reliable.

If you are in the market to sell or buy, I hope to hear from you by return mail.

Yours very truly,

SELLING A BRONZE MEMORIAL TABLET

This letter contains a good, practical appeal to the reader's patriotic reverence for those who die in battle. The argument wisely avoids any overdrawn appeal to sentiment.

Dear Mr. Harrison:

A beautiful bronze tablet makes the *only fitting memorial.* Anything less permanent reflects upon the judgment of those seeking to honor the men who gave new freedom to the world.

In former wars it was not possible to identify publicly each man who served. Hence many of those heroes of bygone days have been entirely forgotten outside of their own family circles.

But we of today have better facilities. It is a spirit of high justice—the inspiring thought of "Honor to whom honor is due"—that prompts the installation of Roll of Honor Tablets in institutions and communities throughout our land.

This tablet you erect will take on more reverent appreciation as the years go by. There, in enduring bronze that time cannot efface, will live the names of those who held their country's cause dearer than life itself.

The Roll of Honor is made of genuine bronze. We guarantee workmanship and design are up to the highest standards of memorial art. Provision is made on this memorial for appropriate inscriptions, casualty distinction marks, donor's plates, etc. Its superb finish insures permanent beauty of appearance. It now is being installed in hundreds of institutions throughout the United States. Your organization can secure a tablet at a nominal outlay while we are still able to make prompt deliveries.

This memorial honors the living as well as the dead. It will not only glorify the heroes and their families, but will reflect credit upon those who commemorate their deeds.

In ordering be sure to state the size desired. See that each name is plainly written and properly spelled. In order to insure early delivery and satisfactory service, we suggest that you lose no time in sending your order.

Remember—these heroes didn't wait—they responded instantly. Won't you be equally prompt in remembering them?

Very truly yours,

A NEW RESTAURANT SOLICITS PATRONS

Here is an invitation that whets the appetite. The promise of expectations gloriously fulfilled is given. The best food, cooked right, at the lowest possible price, is the inducement offered.

Dear Sir:

When you are hungry and the cook is away, or the good wife is disinclined to fix something, remember that new restaurant in the B. & A. Station.

In fact, if you remember to go there, *you won't forget to go again.*

We're all alike about eating. We want it *just so.* If it isn't just so, we never go back. A man's palate has a long memory.

Now, the memory you'll take away from the new B. &. A. Station Restaurant will be one of expectations gloriously fulfilled.

We serve the *best.* It is cooked right. It is served deliciously—and on the dot. Our prices are the lowest for which good food can be served.

Make us prove all this. We can. We will. The feast's ready, Milord. When will your honor deign to call?

Yours truly,

GOOD PASS BOOKS ARE GOOD ADVERTISING

Here the bank official is shown that a presentable pass book is the sign of a good bank. It is the one piece of advertising a depositor carefully keeps.

My dear Sir:

Most of the progressive banks now pay more attention to the style and get-up of their pass books, checks, drafts, and other stationery for customers' use.

They've found it has much to do with increased deposits, and more pass books being issued. A bank's pass book and other stationery have an *influence* upon its business.

The reason's simple in these days of advertising. A bank must keep its name before the public, or the competitive bank will. As its very location is part of that advertising, so are its *pass books.*

A pass book is one piece of advertising the depositor never lets go of. It's the most intimate book in his possession. He keeps it carefully. So it should be a well-made, good-looking little book.

If it's cheap, of poor material, badly made—it's a standing bad ad for the institution, even though the depositor may never mention it.

We're getting orders right along from banks with reformed pass-book ideas. Most banks know we're quality cranks on make-up and material; that all our energies are concentrated on getting out good pass books, and that every man on the job *knows how.*

We've some splendid suggestions on a newer and better style for your next lot. We can save you money, too, if you won't forget to let us know when your stock's running low. Why not jot right down on the enclosed card just how soon that'll be?

Yours for patron-pleasing pass books,

SECTION FIVE

Letters That Sell Insurance

Life Insurance

DESCRIBING A NEW LIFE INSURANCE POLICY

In this letter many new features which are sure to interest the thoughtful man are explained. This contract offers broader protection than he has ever had before. An additional incentive is the argument of lower price.

Dear Mr. Brown:

A sensational new life insurance contract has just been issued! It combines *the best features* of all the best policies in one. It's the marvel of the age, backed by $150,000,000 of assets. Its liberality, its daring new features, will amaze you. It does things no policy ever did before. And, with all its wonders, it is low priced.

Think!

It pays your wife 6 per cent on principal sum for life—and she gets $50, $100, $200, or $500 a month, in advance. At her death the full amount of policy goes to your children or estate.

It covers you against accident and disease also. Your wife gets double and your children get double if you are killed by accident. If disabled by accident or disease, you pay no more premiums, but the company pays you a *monthly income for life.*

Yet what you draw doesn't come out of the policy. And your wife also gets her 6 per cent for life just the same, and your children get the full sum when she dies.

This new policy is a masterpiece of insurance. No thoughtful man can overlook it. It makes every other policy seem obsolete. Every alert man *must* get this startling new contract. He's cheating himself unless he does.

Investigate it, no matter what insurance you now carry. I've arranged to give you complete information about this policy with the least waste of your time. Fill out the card enclosed—mail today. You're doing yourself a favor. The policy will prove it.

Sincerely yours,

NEW INCOME-PROTECTION CONTRACT

Here is a brief letter that was used with good effect in developing prospects for a new contract. It is brief and decisive. The reference to the Government's choice is particularly effective as an introduction.

Dear Sir:

The United States Government, after scrupulous investigation, recently provided monthly income protection for a million soldiers and sailors. The Federal experts unanimously approved this contract as the most modern, safe, sane, and satisfactory.

Isn't it, therefore, the contract for you? It is. It represents evolution. It is the insurance of today and tomorow.

You wouldn't wear a suit or a hat five years old. You'd never buy a 1913 auto. Why carry old-style insurance when you can get double the advantages in a 1920 contract?

What I offer you combines the *choicest features of all other contracts rolled into one.* It takes care of you and your loved ones on a wiser and more sensible plan than heretofore has ever been perfected.

So—no matter how busy you are—learning more about this contract is very important to you. You are welcome to ten or twenty minutes of my time.

Suppose I come next Tuesday at 2:30 o'clock? Will be at your office at that time unless I hear from you otherwise.

Yours very truly,

A BRIEF APPEAL THAT REACHES A BUSY MAN

A big feature of an unusual new insurance policy is announced in this letter with force and brevity. No details, no wasted words. A mailing card brings additional information.

Dear Sir:

You're a busy man. Your time's valuable.

So is mine. But I've a new and vital proposition for you: $80,000 insurance for $8 a month!

Can't believe it? Don't blame you. But the good news is true.

The policy is a challenge to the entire insurance world!

It's just out. It's wonderful. A sensation in indemnity.

Too big a thing for you to overlook. You can well afford to drop your other policy and get this.

You're interested. You'll investigate. Too good a business man *not* to! Mail the enclosed card now.

Yours truly,

LETTER ON THE DUTY OF KEEPING INSURED

Love of family is the primary motive which induces a man to provide for the future. This letter shows the uncertainty of life and the wisdom of insuring against death or an accident which might leave the loved ones unprovided for.

Dear Sir:

If a man told you you didn't support your wife and children, you'd be ready to knock him down. Yet if you die without leaving any insurance, that's just what you will have done. Your dear ones will be unprovided for. They will be left out in the cold. They will be dependent upon others.

And you, the kind father, the loving husband, who denied them nothing in your life—who gave them his all, willingly—you will have left them in *just that fix*. Not because you *meant* to do it, but because you were just a bit thoughtless. You didn't realize life was so uncertain.

Stop and think a minute. The "Flu" epidemic has proven that sometimes the healthiest men are the quickest to go. Their lives are snuffed out like a candle—sometimes in a few hours—

Influenza killed thousands.

It crippled incomes.

It left thousands without support—and these unfortunate people might have collected insurance money all their lives.

You now are alive and well. Everything's all right so long as you are alive to provide for your family. *Insure while you can.* Protect your loved ones against the uncertainties of Providence. *Don't* be the man who wouldn't listen. Insurance is vitally important to your family's future. *Now is the time to act!*

Fill out the enclosed card. More important to you than to me. I have the right policy, at a price you can afford. You never will be sorry you acted today.

Yours very truly,

INDUCING A CLIENT TO INCREASE HIS INSURANCE

This letter conveys welcome information and presents a special offer to present policyholders. It convinces the man who recently has passed a physical examination that he should increase his original policy.

Dear Sir:

You passed an excellent examination. The company regards you as a superior risk. This should be good news to you! Also—

It gives you a fine opportunity to get additional insurance in the National Mutual without further medical examination. If applied for before the 15th of June, an additional policy will be issued, provided your health has not been impaired meanwhile.

Often one's family needs more protection than one applies

for originally, and to our present policyholders we make concessions in the terms of payment. Many policyholders welcome this convenience.

Get that policy now. You will be glad you acted promptly on this suggestion. All we need is a letter or 'phone call naming the amount.

Your broker receives full credit for the insurance.

Yours very truly,

A COMBINED LIFE AND ACCIDENT POLICY

This letter shows the advantages of providing for a monthly income, instead of a lump sum, in case of accident or death. The argument is one that appeals to a far-sighted man.

Dear Sir:

Not every woman is trained to the ways of business and to handling money. The new National Mutual policy holds the money in trust and pays her a guaranteed 6 per cent interest for life. She gets it monthly in advance—$100, $200, $500. Then at the death of the wife the principal of $10,000, $20,000, or $50,000 is paid in full to the children or to the estate.

My father used to say if he could take the head of one horse, the sound body of another, and the nimble legs of a third he'd have a classy trotter to capture all the prize cups. *Here is a policy combining all the best features of the best companies.*

You might meet with an accident—ten per cent of men die that way. It's all provided for—*the policy pays double and the life income doubles.* You might become disabled by accident or disease in a year or two—these are days of high pressure—tuberculosis, paralysis, insanity, cancer, lose of eyesight, or other causes. In that case there will be *no premium to pay,* and the company will pay you the monthly income while you live.

And don't worry! What you are drawing does not cut into the policy. The wife gets her full share just the same.

This company is sixty years old and is backed by $150,000,000. This new wonder policy represents the composite work of master minds—the combined insurance experience of the age. Prices are the same as you pay for less satisfactory protection. Here is a noble plan to complete your Structure of Protection, built on a solid rock to withstand the storms and to shelter your loved ones.

Let me explain this contract and its surprisingly reasonable cost. It takes but a few moments of your time and mine. Just sign the card and send it back.

Yours very truly,

GIVING DETAILS OF AN ATTRACTIVE NEW POLICY

The complete protection assured to the prospect's family is explained clearly in a terse and understandable way that attracts and interests the prospect for insurance. This is a splendid form to use.

Dear Sir:

I can get you the indemnity contract you've actually been looking for:

—*It pays your wife a monthly income for life* at the rate of $100, $200, or $500 a month;

—at her death, payments for five, ten, or twenty years are made to your children or estate;

—*you* are also covered at all times against accident and sickness;

—your wife and children receive *double* should you meet with fatal accident;

—if disabled by accident or sickness, you pay no more premium and *the company pays you* a monthly income for life;

—yet what you draw doesn't come out of the principal sum of policy;

—your wife gets her life income just the same, and your children are provided for after her death.

This wonderful new policy is not a dream. It's an actuality—a contract without a peer.

I'm willing to come and explain it fully—you've only to mail the card.

Sincerely yours,

Accident and Health Insurance

COVERING TEMPORARY AND PERMANENT INJURIES

The facts in this letter are so effectively given as to arouse interest. Often it is what you leave unsaid that attracts interest or awakens curiosity in this type of insurance letter.

Dear Sir:

Think!

Money for you all your life if *permanently* sick or disabled, also money for you if *temporarily* sick or disabled.

A $10,000 policy would pay you $100 a month, and so on. No other company issues this form. The contract is exclusive and *can't be beat.*

It is a sensation. And you ought to have it—if you want to get the most out of your insurance dollars.

The enclosed card protects you against being bored. It simply gives me a two-minute talk with you, no more.

Mail it—or you're missing something.

Yours very truly,

INTERESTING THE INSURED MAN IN A NEW POLICY

Here the question is raised as to whether the present policy is as modern and reasonably priced as the reader can secure. No definite proposition is offered—the prospect simply is shown the wisdom of consulting an expert authority.

Dear Sir:

You've an accident and health policy. Maybe it's a good one. Maybe it isn't. Would you like to *know for certain?*

My business is analyzing income protection—for those who want all they're entitled to—all they pay for. Your present policy may not cover all the things you *think* it does. Maybe you're missing a great deal. Maybe there's a later, newer, broader policy you can get for the same money.

You are welcome to my analysis and opinion, without charge—with no loss of time to yourself—and no obligation.

If you'll kindly fill out the card and mail it, I'll do the rest.

Sincerely yours,

HEALTH INSURANCE A TIMELY INVESTMENT

The appeal in this letter is addressed to far-seeing people who want protection against loss of regular income through illness. It solves a big source of worry through timely action.

Dear Sir:

In these days of "flu" yearly epidemics Health and Accident insurance provides wise income protection.

I offer you today the Peer of Policies—that protects you as no other policy ever did.

You don't have to be off your feet to collect $100 a week if disabled. You don't have to stay at home to collect $100 a week if disabled. Your doctor can even send you away—and you collect $100 a week.

You get $150 a week if you go to the hospital. You get further $75 intermediate payment if seriously disabled after collecting full payment. You get $100 a week for life if sickness or injury totally disables you. You get $200 a week if you are injured while riding or traveling.

This is the policy for keen business men who know a big value when it comes along. Get it! Get it while you can, and before you're sorry you didn't.

Get it at John 5511—today. You may be sick or hurt tomorrow.

Yours very truly,

SELLING HEALTH INSURANCE AFTER AN EPIDEMIC

A man who has no insurance will realize after an epidemic that he should protect his income. The description of policy given here makes a strong appeal.

Dear Sir:

The Influenza Epidemic killed hundreds. It cripped the incomes of thousands! And these people might have collected big indemnities.

If you escaped, don't take a chance again.

I offer you the Supreme Health and Accident Policy. It pays you $100 a week for sickness or injury, and covers:

—all accidents;
—all sickness;
—payment for life if injury or sickness totally disables;
—pays double if hurt on train, street car, moving vehicles;
—full payment as long as you can't attend to business (needn't be off your feet to collect; you don't have to stay at home, either);
—your doctor bills paid even if sickness or injury doesn't disable;
—fifty per cent added payment if you go to the hospital;
—also intermediate payment of 75 per cent after full payment if still disabled;
—costs you but $52 quarterly.

No policy on earth can beat it! It's the contract for you. Don't wait. Just fill out the card.

Yours very truly,

Inheritance Insurance

INHERITANCE INSURANCE A GOOD INVESTMENT

A pleasing approach here is the comparison of the reader's business judgment and financial standing with those of a well-known wealthy man. A decision to follow his example often is the result.

Dear Sir:

No business man would hesitate to follow the example of Edward B. Donaldson, of Magnus & Co.

Success is its own answer. It speaks for itself. It ends all argument. It removes all doubt. It is the final, triumphant, glorious fact against which all adverse criticism comes to naught.

Mr. Donaldson has just taken his second million of inheritance insurance.

This is a sound and sensible thing for *you* to do, too—a way to offset the Inheritan . Tax so it is taken care of automatically.

Isn't it worth a few minutes of your time to investigate a matter that Mr. Donaldson deems well worth his? I have a contract that will appeal to your business judgment. Something busy men *easily assimilate* and *quickly appreciate.*

I want to show it to you. Am almost positive you will be interested.

Kindly mail the card. You won't be bothered. If, after a moment's explanation, you are not interested, I'll take my hat and go.

Yours very truly,

Fire Insurance

NEW-PLAN FIRE PROTECTION AT LOW RATES

Here the merchant is offered an opportunity to save 39 cents on every dollar paid for fire insurance. The plan is new and attractive.

Dear Sir:

Your store and fixtures are insured. You've taken out fire insurance in the regular way. You were right to do this, of course—but maybe you didn't know about Merchants' Fire Protection and its big saving and great benefits.

Merchants' Fire Protection is the newer kind. Gives you the same protection at much lower cost. That interests you? Well, here are a few startling facts:

You can save 39 per cent of every dollar you now pay the regular fire companies. You can know that but one-fifth of your fire-protection dollar goes for company operating expense. You can be sure that none of it goes to stockholders as dividends. You'll be positive that only 6 cents of it is set aside for "bad moral hazard." You'll be sure that 74 cents of it is reserved to pay legitimate losses and profits back to you.

If you join the Merchants' Fire Protection Exchange you not only save 39 cents of every dollar you now pay for fire insurance, but you get the same protection and receive a profit in addition. It's like being a stockholder in a big insurance company, getting your share of profits and reducing your own insurance costs. It is paying to yourself money that used to leave your pockets, never to come back again. It's joining first-class concerns in your line, banded together to protect one another against fire loss, under a plan that affords a tremendous saving.

Write today for full information. *You should investigate* without delay. It means dollars in your pockets, and just as big an indemnity in case you've a loss. Don't put it off. *Get the facts.* Fill in the postal and drop it into the mail.

Very truly yours,

FOLLOW-UP ON NEW FIRE-PROTECTION PLAN

A further appeal is made to the merchant who wants to cut down his expenses and still have full fire protection. The prospect is requested to send for a specimen policy which will show him the many advantages of this new plan.

Dear Sir:

The big benefits of Merchants' Fire Protection *surely* have some weight with you. It may be that you have not fully grasped the situation. If so, I want a chance to make everything clear.

You need this protection as badly as any other progressive merchant who wants to cut down his overhead expense and yet have surest protection in case of fire. This is exactly what Merchants' Fire Protection holds out to you right now!

The figures I can furnish by return mail will astonish you—they will *convince you* that this plan would have made thousands of dollars for you in the past.

With your present insurance you must have a fire in order to cash in on your premiums. If you never have one, you contribute thousands as dividends to directors.

Merchants' Fire Protection cuts out bad losses. We all know one another in this company, and the "fire bug" never gets in. By eliminating him we get full indemnity for our own losses and cut the premium rate way down. How does that strike *you?*

The moment you join us you stop the eternal paying into the pockets of others, *pay something to yourself* and get the strongest protection in the world.

Again I send you postal to fill out, which simply indicates you are interested—nothing else. If you'll send one of your policy forms, we will make up "a specimen policy" in Merchants' Fire Protection, simply for your inspection. No obligation on your part, and I'm *sure* you'll be interested the moment you glance over this policy.

Give the matter your serious attention today. Forward the postal and policy form and be *open to conviction.* Merchants' Fire Protection, with its countless advantages, will do the rest.

Yours very truly,

FIRE INSURANCE PROTECTION AND SERVICE

The letter advances arguments of service, protection, and economy. The writer brings out clearly that he can furnish the best protection at the lowest rate at which it can be bought.

Dear Mr. Smith:

There's a *vital* reason why you should let me write your fire insurance. I mean a business reason—a reason that has real advantages in it for *you:*

The company I represent is up to the minute in method, broad-gauged with policyholders, quick and just in settlements—is reliable, powerful.

I am here today with *insurance that insures.* I don't want merely to deliver your policies, collect premium, and forget you. I want to give you *service,* to take care of your insurance, watch your expiration, *save* for you, give you every advantage in my power, and in all ways look after your interests as keenly as those of my company.

You want the *best* protection at the *lowest* price at which it can be bought. That's what I can give you.

Maybe your insurance is costing you more than it should, or

maybe it doesn't protect you as thoroughly as it might, or maybe you want better service generally.

There's a card enclosed. Write your expirations on it and mail to me. This will save you many dollars, and bring you still more of them if you happen to have a loss.

Why not mail that postal *before the fire?*

Yours very truly,

DON'T LET YOUR FIRE INSURANCE EXPIRE

This letter, by a simple plan, lays the foundation for future business. The service offered, which takes care of policy renewals, makes a strong appeal to a busy man. The letter brought good results.

Dear Sir:

Wait! One moment, please.

Many a serious fire loss is suffered by people who discover all too late that their insurance has expired. They *forgot.* No busy man can remember everything.

You're likely to do the same thing—(perish the thought!). Yet there's a way to prevent this—the worryless way. I've a system for keeping track of policy renewals. It never forgets. And it's at your service.

Fill out enclosed post card, giving dates of your expirations, and I'll pledge myself to remind you in ample time. No obligation on your part, though if you insist I'll be glad to write you a policy, because I'd like to see you in the Modern Fire Insurance Company, which stands at the top. But we'll talk about that later. Meanwhile I'm here to jog your memory at the proper time; so—

Before you forget—fill out this card and mail today.

Very truly yours,

SECTION SIX

Selling Real Estate by Letter

Building Lots

NEW SUBDIVISION LOTS FOR SMALL INVESTORS
Here is presented a money-making opportunity for those who look ahead and buy where other thoughtful people have invested. The letter gives many facts that make the proposition attractive.

Dear Sir:

Today, with mighty few dollars, you can lay the foundation for a big cash profit within a few years. This is not a dream—it's the substantial truth.

We invite you to buy a lot in Alberton, the great gateway to the Burlington River and all its northern tributaries. The circular enclosed bears out our claim that this investment in a coming great city—in the very heart of its business center—will bring you handsome dividends on a small investment now.

Those who have already bought Alberton lots are serious minded, sensible, saving men and women. They are small, careful investors, yet they quickly made up their minds that Alberton, with its great river and other natural advantages, was the safest place to invest their money; and the easy plan, whereby they paid but 10 per cent down and $10 monthly, made them speedily decide an Alberton lot was a splendid, rare opportunity.

We are sure that this is a chance for you, too. Here surely is an ideal investment. Maximum returns with absolute safety! A worryless way to make $10 a month earn money for you every day. Put this monthly $10 to work! You worked for the money—now let it work for you. Own that lot in Alberton. Buy it today. In this land of opportunity your small investment will yield big returns within a few years. Send your 10 per cent first payment in today's mail.

Be the man who reached out his hand at the right time and grasped a shining opportunity. Own that Alberton lot, because it is a sound investment, guaranteed; because hundreds of level-headed people have set the example for you, and because your profits on it may furnish the foundation for years of prosperity and happiness.

Success comes to *won't-wait* people who never put off till tomorrow.

Yours very truly,

ANSWER TO INQUIRY ABOUT NEW SUBDIVISION

Extensive improvements, including railroads and manufacturing plants, planned for an undeveloped territory, make a forceful appeal. The prospective investor is shown the possibilities of a tremendous rise in value of these lots within a short time.

Dear Sir:

I am very glad to get your inquiry. I can assure you it means a great deal to you.

Northeast Subdivision has the biggest future in Alberton today, and, what is equally interesting, we are selling it at one-half to one-third others' prices.

If you will be guided by our advice right now, we are confident you will be very happy over your investment before another year rolls around.

Alberton is to be the most prosperous pay-roll city between the Atlantic and the St. Lawrence. Within three years you will find a great population, paved streets, sewers, sidewalks, electric lights, schools, churches, big manufacturing plants—a railroad and industrial city, with property values away up and constantly on the increase.

There is a time for the conservative man to buy. That's when other conservative men are buying. Every day we're selling lots in Alberton to the most cautious investors—men who think hard, look far, and "make assurance doubly sure." They are certain of big profits. So will *you* be when you investigate. They bought of us at one-half to one-third others' prices. Property right next to ours is being sold at double what we ask.

If you act promptly, we are sure you will be glad you did. Our automobile is at your service at any hour you notify us.

Our easy terms will please you as much as our low prices. Read enclosed circular and price list. Let us know right away how soon you can look over these lots. The choice ones are going rapidly. You want that kind. Don't put it off. Write, 'phone, or wire us immediately.

Yours very truly,

SELLING LOTS IN A COMING METROPOLIS

Showing the reader that others have eagerly grasped the opportunity, and that but a short time remains to act, often will convince him he should decide to invest at once. This letter is well worded toward that end.

Dear Sir:

Everybody is out for money, profit, gain. We assume you are. Then—*don't wait! Act on this today.*

Read the enclosed circular carefully—then you are sure to buy a lot in East Hamlet, the coming big metropolis of Northern Alberta.

These lots have sold with a mighty rush. Only the white spaces on the red plot show those unsold. East Hamlet is the future busy center of Northern Alberta, which is destined to be one of Canada's greatest cities. Here is a *real chance* to reap a harvest of profit! A chance for *you*. Far-sighted people from everywhere are rushing into Canada. It is the last big unsettled country where golden opportunities are to be found. *You* may be one of those to profit by these conditions if you invest in East Hamlet.

The circular explains every phase of the investment from A to Z. Sit right down and go over it now. Get all the main points fixed firmly in your mind. It is a good, safe, legitimate investment, backed up by strong facts, figures, and strong financial reputations.

We don't mean to hurry you, but our plat of lots is your warning. It is the signal that no time is to be lost if you have a little money on which you'd like to make big returns with safety.

Should the lot you pick out be gone by the time your letter reaches us, we will write or wire you, and you can select another or we will refund your money. Ten per cent of the purchase price is all you need send. Look over the list of unsold lots and write to us in tonight's mail. You will not be sorry that you heeded our admonition. The hundreds who have bought East Hamlet lots are now rejoicing over the things they hear about the big prosperity confronting them.

Don't let this live chance "lie a-dreaming"! A big-profit opportunity looks you in the eye this minute. Buy that East Hamlet lot. Buy it today.

Yours very truly,

FOLLOW-UP ON LOTS IN NORTHERN ALBERTA

This letter describes economic conditions which insure progress. Building activity, increase in population, and industrial advantages are briefly explained. These facts emphasize the security of the investment.

Second call! Your opportunity is vanishing!

Dear Sir:

East Hamlet lots have been going more rapidly than ever since we wrote you. We write again, thinking possibly our letter failed to reach you. Again we send you descriptive circular, for fear you may have lost the other one.

The eyes of opportunity seekers are fixed firmly upon Canada—immigration figures don't lie. All this rush of humanity to Northern Alberta will increase the value of your lot day by day. Its price will go steadily upward; and as the city soars and thrives, and building activity goes forward by leaps and bounds, you are sure to feel that it was a lucky stroke when you made up your mind to invest in East Hamlet.

We believe you are convinced enough about the sincerity of the

investment. We think you are satisfied about the standing of this company and its strong financial references. But, somehow, you seem to hesitate.

Maybe you can scarcely believe your $200 or $300 lot in East Hamlet will greatly increase in value, as we say it will. If it were not a great natural shipping center, if it were not the portal city to vast, fertile agricultural regions, if it had not powerful and influential friends—maybe you would be right about going slowly in this thing.

But you know all the facts now. We feel it is time for us to cease talking and let you make up your mind in your own good time—*only your chance will be gone before very long.*

We sincerely hope that today you will put aside all hesitancy and doubt, and make remittance for this 10 per cent of the purchase price.

Turn to the big circular, select your lot, and get your letter off within this hour. Tomorrow something else may intervene. The time's ripe—today!

Yours very truly,

ANSWER-TO-INQUIRY LETTER TO SELL A LOT

In reply to a prospect's letter asking information, this letter gives the facts without gloss. Too many real estate letters seem to exaggerate. They should be simply written.

Dear Mr. Gordon:

I am glad to get your inquiry about the lot, and am happy to say it is a particularly desirable one.

This property is 50 by 165 feet, on the south side of Jordan avenue, overlooking the grounds of the Maryland Golf Club; three blocks from the electric cars; surrounded by refined homes costing from $5,000 to $20,000 each. All of these homes are owned by the kind of people you would like to have for neighbors.

Jordan avenue is paved, sewered, has cement sidewalks. There are facilities for water, gas, and electric current connections.

What may attract you particularly about this lot are two huge oak trees, five maples, and six small evergreens. They are so located that, with the exception of one of the smaller maples, none need be removed in order to build.

Although there is no other lot like this for sale in the neighborhood for less than $1,200, circumstances have arisen which make it possible for me to price this one at $950.

You may want to build. Or you may desire to hold it as an investment. In either case it is well worth your careful consideration. Property in this locality is going up all the time.

Thanking you for your inquiry and suggesting that you see the property at an early day, I am,

Very truly yours,

Residences

GIVING VITAL REASON FOR BUYING A HOME

The words of a wise and thrifty man are quoted here, and the moral is developed as the central thought of the letter. The question of being able to buy a home is made a test of manhood.

Dear Sir:

You haven't been in to see us about that little home at Hammond Heights, but many of your fellow-workers *have,* and they're mighty happy and enthusiastic about it. They're only sorry they didn't come sooner.

You may remember the great James J. Hill, empire builder and railroad magnate. He started in as a poor boy and had as rough a time of it as you and I or any other man. The Swedes used to call him "Yem Hell." He was just a plain, regular man that everybody liked. Here is the message "Yem Hell" gave to the men who worked for him and loved him:

"Say, boys, a while ago one of you asked me the secret of getting on in the world. I'm going to tell you. It's simply this: If you want to find out whether or not you're going to be a success in life, it's a mighty easy test. The test is, Are you able to save money? Are you able to put a little by, to own your own home? If not, drop out—you'll lose as sure as you live. The seed of success is not in you if you're not able to save."

Buying a home in Hammond Heights is the real way to begin saving and get ahead in dead earnest. Take James J. Hill's advice —*he knew.*

No matter what has kept you from buying until now, don't let anything hold you back any longer. Don't put it off. "Tomorrow" never comes—act today. The sooner you make this wise move, the sooner you'll feel that the roof over your head doesn't belong to somebody else. The sooner the landlord no longer has a mortgage on your life, the sooner you and the good wife and babies will be ambling along the highway of happiness and prosperity.

Why, man, owning a home in Hammond Heights is only a matter of *a few dimes a day.* Yes, *dimes,* not dollars! Dimes that slip away from you and your family in other ways you don't now realize. Dimes you wisely could be contributing, with worthy enthusiasm, toward your own freedom and independence.

Let your kids have their own yard to play in, their own sand pile to dig in, their own territory to call "our playground." They will be happier and healthier.

Let their mother feel that she has a home—a real fireside of her own. She'll take much more pride in it. She'll fix it up more tidily and with much more tender care than she would a rented house—she'll tell you this herself.

And you—when you come home after working all day, you'll

feel a deeper, keener satisfaction when you sit back and light your pipe by the evening lamp. You've an easier time to look forward to. You can gaze into the future and see the day when your home will be all paid for and the slate wiped clean, with no landlord, no more loss, no more worries about the rent day.

Again we urgently invite you to come in and discuss this matter. Simply talking it over doesn't bind you in any way. We will bank our time against yours. We're willing to give you the benefit of our experience. We'll advise you just as though you were a brother.

We don't want you to buy that home unless you are willing and anxious to do so after we've explained it all clearly and shown you the figures; after you see how easy it is to chuck your landlord and pay the rent money to yourself.

Coming here to see us about a home is the quickest route to that happy stage of comfort in life's journey called *Independence.* Go after independence and 'twill be a sorry day for your landlord, but a happy day for you and yours.

Don't wait any longer. Come and see us now.

Sincerely yours,

SELLING A HOME THROUGH DESCRIPTIVE LETTER

Here the writer veritably paints a picture in the reader's mind. It is sure to influence the man looking for a home. This particular letter accomplished its purpose in one day—the first inquiry turned out to be a buyer.

Dear Sir:

You answered my advertisement in The Star. I will try to give you a mental picture of the little home I have for sale.

It faces the East, on a gently rising plot of ground. There are little elm trees all around it. The lawn is perfect, both back and front. The lot is 120 by 140.

The neighborhood is all you could desire. Everybody around here owns his own house. No rented houses. It is an exclusive little community of nice, neighborly, sensible, thrifty folk. You and your family soon will feel perfectly at home—and mighty glad you came.

There are seven rooms and bath. Four rooms on the first floor, three rooms and bath upstairs. The living room has a large fireplace. The fireplace is real. You can start a log fire in the chilly evenings of early fall, and it is simply delightful. Of course, the house is fitted with a steam-heating plant, and you never need this log fire except for coziness.

The dining room is done in buff and brown. It looks out over the spacious lawn of our neighbor, and makes a warm, cheery, sunlit room. Then there is a spacious kitchen and a neat little breakfast room. We use the breakfast room more than we do the dining room—it is enclosed in glass and very pleasant.

Upstairs there are sixteen windows—in fact, the upper part of

the house is all light and fresh air. No stuffy bedrooms or dark corners.

There are two large bedrooms and one small room. The bath has two windows—think of that!—and a tile floor, with first-class plumbing throughout.

I have just decided to sell this beautiful little home—and do not feel that I will be kept waiting long for a buyer. It has too many appealing things to remain unsold any length of time.

Why not come over with your wife and look at it? No obligation if you do not buy. Simply telephone Merrivale 475, and we can arrange a time for your visit.

Do not wait. You will love this little home—come now!

Yours very truly,

A PLAIN LETTER THAT SOLD THE HOUSE

This letter did not make any strenuous effort to paint a glowing picture of the residence for sale, yet it rings true, and therefore is all the more convincing.

Dear Mr. Smith:

If you want a home, you of course want one you'll be proud of. Also, you want a real estate investment that will steadily increase in value. You will find both of these qualities in my property.

It is located on the east side of Gordon avenue, only three minutes' walk to the center of the town.

The lot is 70 by 160 feet and has fine old shade trees. It also has apple, cherry, pear, and plum trees, with delicious Delaware and Concord grapes in abundance!

The house is of very best stone and frame construction, in excellent condition. There are screens and awnings for all windows. We have 9 good-sized rooms, 2 baths, and 12 closets.

The house is heated by an excellent furnace that has never failed to keep us warm even in the coldest weather. We use electric light, and cook with gas.

Garage for one car, substantially built of cement blocks, with a good slate roof.

I will sell for $7,800, as follows: $2,000 cash, balance on mortgage at 6 per cent. At this price it is a most excellent investment, and the many attractive features of the property make it a most desirable home.

My only reason for selling is the fact that I now am a widower and would rather not keep house alone. I enclose photograph of property so you can see just what it is like. You are welcome to come and see the place—I think it will suit you.

Yours very truly,

SEEKING TENANTS FOR FURNISHED APARTMENTS

Several labor-saving conveniences that interest the housekeeper are described. The reference made to the scarcity of apartments and the probability of renting them at once tends to induce immediate action.

Dear Madam:

Here's housework reduced to almost nothing and very little furniture needed!

See these elegant, extra-convenient, economical new apartments just finished at 96 Westmoreland avenue. Come early today. Only eight of them left.

Every imaginable up-to-the-minute convenience to delight the housewife who dislikes drudgery. Every apartment fitted throughout with vacuum-cleaning system and thoroughly cleaned free once each week by janitor.

Each apartment has two disappearing beds, fitted with latest improved interior bed-ventilating systems. Beautiful stationary buffets, handsome writing desks; cheerful gas grates in living rooms; steam heat, electric lights, gas, hot and cold water; kitchen fitted with latest gas stove, refrigerator, kitchen cabinet, kitchen table; sleeping porches in east apartments.

Each apartment has three rooms, with bath and extra dressing room or den. Having the disappearing beds makes the three rooms equivalent to five, with the added attraction of one-third the housework.

Nothing else like them in all the city. We expect to rent these remaining eight apartments before Sunday night.

Very reasonable rent, fashionable neighborhood. The steam heat means no gas troubles for you this winter.

You would do well to select your apartment at once. Janitor waiting to show you through.

Yours very truly,

Farms

SELLING FARM BY STATING PLAIN FACTS

This letter has a ring of sincerity that will appeal to the man looking for a good farm. It doesn't try to picture things too lavishly. A plain, sensible letter in a case like this is the best thing to use.

Dear Sir:

I am glad to get your letter inquiring about my farm. My object in not putting it into an agent's hands was to save the purchaser money—also to facilitate its sale. I believe that very often the owner of the farm can sell it better than a stranger.

My farmhouse, barns, and dairy are constructed throughout in a workmanlike manner. They are good, substantial frame buildings, put up by good carpenters—not cheap labor. These buildings have been painted carefully every other season and are in perfect repair. You will find everything in fine shape. The house has seven rooms, with a splendid, large, dry cellar. There is an ample supply of soft water at the door. The barn is 40 by 55; there is a good-sized poultry house, and there are other buildings.

This farm has 18 acres, three miles from Middletown on G. A. Railroad; four miles from Rexburg, a progressive town of 6,000 population, with R. A. and C. E. railroads running through it. Church and school convenient; rural delivery and telephone.

Here is a list of the fruit and nut trees: 360 budded peach, 43 apple, 22 plum, 6 quince, 12 pear, 9 black walnut, 8 English walnut, 18 grape vines and plenty of small fruits, like blackberries, raspberries, currants, etc. In addition, we have dandy strawberry and asparagus beds.

All of this land is high and in a fine state of cultivation. It has wonderful air drainage. This makes it peculiarly adapted to fruit and poultry raising. Our shipping facilities are the very best. Bedford, with a population of 8,700, is within six miles of this farm.

By saving you the agent's commission I am enabled to name a price of $4,750, which you will find is very low. I cannot take any less. But if you buy the farm at that figure you will find it a real bargain, and one that will pay you big dividends in the future.

I have told you the plain facts, and will be glad to have you come and see for yourself. No harm done if you do not buy—but you will find everything just as I say it is. If you buy this fine little farm you always will have cause to rejoice over your purchase.

Yours very truly,

Business Property

GOOD BUSINESS LOCATION A FINE INVESTMENT

This is an effective argument to put up to a man who is interested in a desirable location but objects to the amount of rental. It establishes clearly in his mind the wisdom of paying a higher price than he intended to pay.

Dear Sir:

Location is everything. It is the very life-blood of a business. It not only means rapid growth—it means that you save thousands of dollars in advertising. Where the big traffic passes your door you are independent of the newspapers. Or you can be if you want to.

The storeroom at 1124 Main street is the location for you, even though you think the rent is high.

This high rent will mean a high-speed business. It is a *successful location* to begin with. Business cannot escape you, because you are right in the path of business. While you are paying a third more than your competitor, his location is costing him *two-thirds* more in loss of business!

What you may consider a higher rental and a speculation is, in reality, a business investment that will pay you *tremendously*. Within ninety days after you open at this location you will *forget* the rental—you will think it *cheap* compared to the big business you are doing!

Secure this space right now. The man who gets a certain rental figure in his mind and stubbornly sticks to it, refusing to invest in a better location, is the man whose business stands still just as he does.

Don't wait until somebody else takes this storeroom. Telephone me to come and see you. Just ring Bedford 2687 and ask for me.

Yours very truly,

SECTION SEVEN

Selling Investment Securities by Letter

Miscellaneous Investments

THE BENEFITS OF A TRIPLE-CROP FARM

In this comparatively brief investment letter the writer gives as much information as one would find in many prospectuses. The letter states the case effectively. It was designed to produce inquiries to be followed up by personal representatives.

Dear Sir:

I am in New York for a few weeks to select several new members for the Northern Hay Association.

Each member owns a 40-acre triple-crop farm.

The Association does all his farm work for him. *He banks the profits.* This Association is now operating in full blast, with a thoroughly organized co-operative farm management, complete equipment, its own community town, ample buildings, shipping facilities, etc.

Its members are all people of highest standing—business men, manufacturers, bankers, farmers. Some principal members are located right here in New York and the East.

All memberships have the same voting power, irrespective of size of farm. *No salaries to officers,* except those actually working on farm. *No special advantages to its organizers.*

Florida imports annually hay amounting to $10,000,000 at freight rates of $12 to $15 a ton. That means your farm should sell every ton it produces, year after year!

You have an opportunity to share in these immense profits, if your credentials are satisfactory. The proposition is thoroughly substantial, permanent—has highest bank and commercial references—and is in no sense a land-selling enterprise.

An illustrated booklet is being sent you today. Look it over with care. You will be impressed with the substantial money-saving merits of this co-operative farming industry. You can own one of these farms on terms so attractive that we feel confident you will be interested.

The enclosed card is for your convenience. It doesn't obligate you in any way. Fill out and return today.

Yours very truly,

A CO-OPERATIVE FARMING INVESTMENT

To make regular profits raising hay without the labor and worry of farm work is an attractive outlook for almost anybody. This letter is rather remarkable in the amount of information it conveys considering its length.

Dear Sir:

Here is a sensible way to increase your income! Other people have increased *theirs* through the co-operative idea. *Why not you?*

Co-operative industries have been successful the world over. That's because they are founded upon the solid principle of equal incentive, equal rights, equal profits. This is inspiring, stimulating —it urges people on to do their utmost. Hence, the well-managed co-operative proposition thrives and grows prosperous.

A triple-crop farm, under skilled co-operative management, increases your income year after year! Its dividends are as regular as the seasons themselves. Efficient and economical operation will get out of your acres every possible dollar of profit for you.

Hay has a big, sure, staple market—an ever-increasing demand —and in one sense it is "as good as wheat."

You can be a prosperous farmer on a most up-to-date co-operative plan: Without worry, without waste, without experiment, without mistakes—everything beautifully arranged for you, and all you do is collect the profits.

Sounds like a dream or mere advertising talk, but we have the facts to back it up, and the Northern Hay Association stands ready to prove every word of it. Its members are men of the highest standing, unquestioned integrity, whose lives are too busy and successful to fool with anything but a sound proposition.

We write this second letter to you in a final effort to interest you before the writer leaves for Florida. A few moments' talk with one of our representatives will not obligate you in the least— it may prove so profitable you will consider it a lucky stroke.

Fill out the card and return it today. We will take but a few moments of your time—and you can be the judge as to whether or not they were well spent.

It's simply a question of whether you want a sound, money-making investment in something *already going,* under capable management, aggressively handled, or whether you want to turn your back upon a most unusual chance to make money.

Yours truly,

A TIMBER INVESTMENT WELL OUTLINED

Here the growing scarcity of the world's timber supply and the constantly increasing demand are effectually brought to the prospective investor's attention. The letter closes with an impressive invitation to investigate fully before buying stock.

Dear Sir:

Scarcer and scarcer grows the world's timber supply! Greater and greater grows the universal demand! Higher and higher mount the requirements of building contractors everywhere!

While up, up, up go lumber values—

It would seem almost that timber will some day be more precious than gold. Lumber in importance takes its place beside steel. Hence wise, far-seeing men look upon an investment in lumber production as a big, sure source of profit for years to come.

They've heard the clarion cry for "Lumber! Lumber!" that has echoed 'round the world. To them, putting their money into a commodity that is so rapidly diminishing means investing in a solid thing that will yield enormous dividends.

Today, in the stock of the Northern Development Company, at $125 a share, we offer you profit possibilities that are making other live men *take notice!*

No man ever prospered who looked upon all investments as mere schemes to get his money—no man ever grew rich who turned a skeptical eye on every enterprise that came along inviting new capital and new blood.

The following vital facts about Northern Development Company stock must convince you this is the time for you to stop, look, and listen—to take more than ordinary interest—to investigate fully—to probe deeply—to get the facts and judge thereby:

We own a huge timber tract, bought at the low price of 30 cents per M. for standing timber.

A railroad has been constructed to our property.

We can manufacture lumber and all by-products—box shooks, cordwood, piling, ties, etc.

The value of our holding has increased many times the purchase price.

We have a surplus of $588,886.43.

We will option enough timber to keep our mill operating for thirty years.

Our company is now incorporated for $300,000, half of which is paid in.

We are disposing of 1,000 shares at $125 a share.

Prominent bankers and successful lumber men are already interested in this company.

This is not a proposition where we expect you to buy "sight unseen." We invite, we demand, fullest investigation. We want you absolutely satisfied before you put in a dollar. After that examination we know you will be eager to buy a liberal number of these shares. You will decide it is an investment that is sound

to the core, because it involves the principal commodity used in building today! *They can find substitutes for everything but lumber.*

A statement of the company's condition, prepared by reputable public accountants, is enclosed. Please look it over carefully—then write us and ask any and all additional questions you desire.

We want you with us. Your name will lend prestige to this enterprise. You will be glad you bought this stock. You are entering a company composed of big, solid, successful men, who would not lend their names to anything but an enterprise of the highest character.

The card enclosed is for your convenience. It doesn't obligate you. Simply asks more information, which we will gladly furnish. Mail the card *now.*

Sincerely yours,

SELLING SCHOOL MEN A FOOD INVESTMENT

This letter is intended for teachers. The argument is directed to the school man's demand for a sound investment and his natural desire to be independent of his salary.

Dear Mr. Smith:

Every day the John Dawson Company's stock subscription list is being filled up with school men. A $200 investment here is a big step forward in the right direction. It means you are grasping a real opportunity. Food companies have made millions in the past. Now they will make even more! The opportunities of the food business have multiplied. Get your share of its multiplied profits. *Let your idle money earn its utmost.*

You easily can ascertain that the Dawson Company's reputation and business are not only sound, but are growing at a remarkable rate. Where Bradstreet's rating was $35,000 to $50,000 six months ago, Bradstreet's for March, 1920, gives the Dawson Company $150,000, first credit. Your bank can verify the company's standing.

The school man is wise to increase the productiveness of his savings. The more he saves, the less has he to depend on his salary or be affected by the action of school boards. He can be more independent. And independence is the goal of every ambitious man's hopes. Think! A 30 per cent remittance on this $200 investment makes you a Dawson stockholder, and the seven payments of $20 a month complete your ownership of this stock.

The company having earned 44 per cent last year on a business of $200,000, with advance sales pointing to $500,000 in 1920, it is reasonable to expect splendid dividends on your investment.

This stock may be oversubscribed any day. Fill in the subscription blank, attach $60 remittance for first payment, and forward them in tonight's mail.

J. P. Morgan said: "The foundation of wealth is the first $100

well invested." Marshall Field said: "I invested my first $100 in a new idea and made $100,000 out of it." John D. Rockefeller said: "Don't delay, get in while you can." The sayings of these three kings of wealth should spur you to action. *The opportunity is here—now.* Invest in something that is a success today.

Yours very truly,

A FOOD-INVESTMENT LETTER RECITING FACTS

Here the writer summarizes, in ten brief paragraphs, many sound reasons for buying stock in this company. The letter is a follow-up of other literature on the subject.

Dear Sir:

Here are ten big reasons why you should invest $200 today in the John Dawson Company:

1—Food companies are the safest investments. People must eat and drink, in peace or war.

2—The John Dawson Company is a success today. It earned 44 per cent last year. This year the business points to an increase of 150 per cent.

3—Strongest bank references. Bradstreet's gives the company the highest commercial rating: $100,000 to $150,000, first credit.

4—The company is a Rhode Island corporation, with two large factories, Providence, R. I.

5—Food companies have made millions for investors. Two hundred dollars put into Quaker Oats, Royal Baking Powder, Shredded Wheat, Welch's Grape Juice, Coca-Cola, and others is now worth over $20,000.

6—Prohibition will make big profits in soft drinks, including grape juice and cider, manufactured by the John Dawson Company.

7—The president, John Dawson, is a former general manager of the Culvert Packing Company, Chicago. He is the man who made October Grape Juice a huge success. It is now doing a million-dollar business yearly.

8—Only a few shares left; 3,250 shares already have been sold.

9—Over 2,000 dealers (grocers, confectioners, and others) now are handling our products. We are doing a big business, from San Francisco to New York.

10—Why keep your savings in bank at 3 per cent when your money can earn much more with absolute safety and your income grow bigger every year?

If these reasons appear to be sound cause for further investigation on your part, we shall expect to hear from you by return mail. The more you learn of this genuine, solid, profit-making opportunity the more you will like it.

Yours very truly,

FOLLOW-UP ON FOOD-PRODUCTS INVESTMENT

Showing that the stock is going rapidly and giving figures that prove what other food stocks have earned. The letter bases its argument upon the investment of a certain amount.

Dear Mr. Smith:

Two hundred dollars put into John Dawson Company stock is likely to *exceed* the showings below. The company earned 44 per cent last year; because of present conditions, much larger earnings are expected from now on.

Since last writing you the shares of the John Dawson Company have gone so quickly that only 500 shares remain of the 3,750 shares to be sold among small investors. After October 1 no more stock will be sold at $100 a share.

The president of the company greatly appreciates the way school men and women are buying this stock. You can go to your own bank and quickly find out about this investment. The company's business is not only sound, but is growing rapidly.

Think! Two hundred dollars put into Royal Baking Powder stock is now worth $32,000. Only $200 put into Cream of Wheat stock is now worth $24,000. Only $200 put into Quaker Oats stock is now worth $20,000. Only $200 put into Shredded Wheat stock is now worth $20,000.

Perhaps you have dreamed of having a better motor car, a home, a larger bank balance, and other things. This $200 investment, made today, may bring you all these things and more. Food company investments from now on will be sought after by the majority of the wisest investors in the country. No school man should think of missing such an opportunity.

You can't afford to ignore these facts: The remarkable record of this company in two years; the past successful achievement of its president; its tremendous business increase in 1919 over 1918; the big impetus to the grape-juice and cider business, due to increasing prohibition; the high rating of this company in the business world; the strong bank testimonials; and a score of other strong features that stamp this investment as a fortunate find for you.

Don't wait another day. As it is, your order may be received too late. But 500 shares remain to be sold at $100. Subscriptions must, of course, be accepted in the order they are received here. So you may regret a single day's delay.

Act immediately. Fill out the enclosed subscription blank for two shares. Attach $60 remittance. Mail them at once. Who knows? This fortunate $200 investment may prove the turning point in your career!

Yours sincerely,

AWAKENING CURIOSITY ABOUT AN INVESTMENT

This is a type of lead-getting or "curiosity letter," designed to obtain inquiries. A money-making opportunity is discussed, but no inkling is given as to what kind of investment it really is.

Important!

Dear Sir:

Just now the writer fortunately is able to offer you a money-making opportunity in a successfully going business of national scope which earned 44 per cent last year.

While the ordinary offering might not interest you now, this is peculiarly *an unusual chance for big dividends* which I believe you would not knowingly overlook if the details were right before you.

Upon receipt of this please write me at once, so I can promptly send you, in concise form, certain interesting, detailed information which we cannot scatter broadcast. Not the slightest obligation on your part.

The opportunity, I am compelled to add, is one of which you must take advantage promptly, should you decide it is just what you have been looking for.

Yours very truly,

OFFERING STOCK IN A WOOD-ALCOHOL COMPANY

In a dignified manner the reader is invited to invest in a company which controls an approved process for producing wood alcohol. Statistical information regarding the productive results of the process and the payment of dividends is given.

Dear Sir:

Your name having been submitted to our Executive Committee, I am authorized to invite your subscription to the company's cumulative 7 per cent preferred stock, shares $100, now offered for prompt acceptance at par, with bonus of one-half share of common stock with each share of preferred.

This company exclusively controls an approved process for the distillation of hardwood waste in producing wood alcohol, acetate of lime, and charcoal, which has conclusively shown 90 per cent saving in time of distillation, 5 per cent saving in cost of raw material, 50 per cent increase in gross value of output, and 195 per cent increase in net profit.

By this unprecedented process ordinary hardwood mill sawdust takes the place of cordwood. Besides a startlingly reduced cost of raw materials, it is handled automatically, with scarcely any hand labor. Cost of production may be stated conservatively as having been reduced one-half. The company's plant, with a daily

capacity of 50 cords of 100 tons, will show a net yearly profit, at $8.90 a cord, of $133,500, which will be apportioned as follows:

To holders of preferred stock ($200,000—7 per cent)	$14,000
To retire preferred stock or enlarge plant	20,000
To holders of common stock ($300,000—30 per cent)	90,000
Surplus	9,500
	$133,500

The company's three products are sold in advance, on yearly contract. Its entire output of acetate of lime and alcohol already has been contracted for.

Conservative investors seldom find a substantial industrial proposition with large profits so fixed and sure and, because of our absolute control of the process, so certain of a steady increase in the value of stock. We unreservedly recommend this as an exceptional investment, fully warranting your prompt investigation.

Our demonstration plant is right here in Chicago. You would find the process immensely interesting. If you desire to investigate further, kindly advise me how soon it would be convenient.

Respectfully yours,

GASOLINE STOCK OFFERED AS MEANS OF SAVING

The writer tells how a purchase of stock in a gasoline company will save the investor money. It promises a percentage of profits and also a discount on gasoline consumed by the investor.

My dear Sir:

You can save a cent a gallon on your gasoline. On each gallon you buy from today on!

The plan is simple. And you will like it instantly. You invest $10 in a share of stock in the Consumers' Gasoline Company. This is a 6 per cent, tax-exempt, preferred stock in an established Connecticut corporation.

Wonderful as it may seem, this $10 will pay you 56 per cent return on your money.

Say you buy 10 gallons of gasoline a week. That is about 500 gallons a year. At one cent a gallon this makes $5. This is a 50 per cent return on your ten-dollar investment. Then, besides that, you get 6 per cent on your money. Total, 56 per cent.

This company was established by Daniel E. Morton. It is managed by him. It now earns three and one-third times its dividend requirements. It now has ten retail stations. It will build more of them.

Here is a *wise investment* for you. It's sound, safe, sensible. Its benefits are twofold: It *saves* money for you every day. It *earns* money for you every day.

You can buy 1 share or 10 shares or 100 shares—but not more than 100.

If you merely want the benefits of the saving on gasoline, buy one share. If you want these benefits plus a good, staple, tax-exempt investment in a growing concern, take more.

Fill out the blank enclosed. It means you're beginning to save on your gasoline right away. Prompt action means dollars in your pocket.

Yours very truly,

INTERESTING STOCKMEN IN A PACKING HOUSE

This letter is written in a direct, personal tone that wins the favor of Westerners, to whom it is addressed. A packing-house man explains the technicalities of his business to enlist the co-operation of livestock owners.

Dear Sir:

I am sending you these printed details about the Frank Ready Company, meat packers. I want you to accept this letter just as though it were a personal one.

So many names of livestock men have been handed to us by livestock associations and numerous individual livestock men that this is the only means we can use if we are to reach all of you.

As a stockman, you are naturally interested in better marketing of your livestock. As a packing-house man, I am interested in the packing-house business. *We both have been in the same boat.* You and thousands of livestock men have had but two customers for your output. We, as independent packers, have had the gates closed against us because of the big packers' control of all channels of the livestock trade.

A new era in the business dawned when the livestock men, in convention last January, condemned the packers' control and asked Congress for a relief competition for the products of the producer. The Frank Ready Company is the first to come forward; its organization is the opening gun in the righteous new war of the producers against the packers.

After carefully planning a sales organization for the distribution of its products, including the completion of all Eastern arrangements, the company's plans were submitted to the livestock men. The result was unanimous approval and assurances of fullest co-operation. The advent of this company's organization was declared to be in the interests of the livestock men in every branch of the livestock business.

Knowing I had run an independent business and had many years' experience in the meat trade, the livestock men had no fear of the packers getting control of or interrupting our operation.

These things have all been thoroughly gone into by the cattle men. I cannot explain them all here in this letter, as it would take too much space. During the months of planning the organization, securing sales and operating forces, meeting with livestock men from everywhere, discussing plans and control, we arrived at a

decision to form a pool agreement between stockholders that positively assures against any possibility of outside interference or control.

It is true that the large investors in this company are Eastern men. It was agreed that best results come from having a large number of shareholders among livestock men. What the company needed in the West were enough men to show the movement had the full support of the real livestock producers. The result is that livestock producers have the same weight in the management as the Eastern shareholders, and the livestock men in the West will hold share for share with the East.

Eastern men give us the assurance of a full outlet for our products. Our army of livestock producers as partners assures us against unjust discrimination, if such is attempted. Thus, the Frank Ready Company has brought the East and West together. The real producer has been introduced to the man who meets the real consumer.

As a livestock man, you are interested in better marketing. So you are naturally interested with us, as the Eastern meat dealers are interested in getting a full supply for their markets instead of the short supply they have been working under.

As a packing-house man, I want to be engaged in my own business, the business I have spent my life in, as did my father before me. I have given you everything that is in me, and I will continue to give the best I have. I know the livestock men are with us. I know the Eastern men must be with us. We will be the only independent packing house engaged in the business of interstate shipments in any of the large markets.

If you desire more information, just drop us a line. Or perhaps the information you desire may be had from a neighbor. We have thousands of men, taking a great interest in this proposition, who have written, wired, and called on us to say they're "with us heart and soul." Maybe some of these men are your neighbors and can give you all the information you desire.

Otherwise you are welcome to write and express yourself as fully and frankly as many other stockmen are doing. Why not let me hear from you today?

Yours very truly,

OFFERING FIRST MORTGAGE TIMBER BONDS

In this letter the brief facts are set forth with impressive reserve, leaving the rest to the reader's good judgment in selecting a reliable investment in the first mortgage gold bonds of a land and timber company.

Dear Sir:

Your name appearing on a list of desirable stockholders which has just been approved by our Executive Committee, the president of this company has authorized us to invite your subscription to

the first mortgage 6 per cent gold timber bonds of this company, with a full bonus of 100 per cent in common stock.

We believe you will find this the kind of investment for which you always have had a particular preference.

The company has 102,000 acres of the highest grade hardwoods and dyewoods, and its timber grows more valuable every year. Santo Domingo produces the most valuable timber in the world, is never subject to forest fires, and our property is so protected by hills that no windstorm can blow down the trees.

We are offered more orders than we can fill in a year, and a market at satisfactory prices absolutely is assured.

Our sinking fund will retire all bonds before half of our timber is removed. The stock bonus will be worth more than the bonds within a few years.

Every bond is being sold at the same price, no matter who buys it. There will be no taxes against the property to reduce profits of bondholders. There never can be any prior lien to the bonds, *not even taxes.*

Further details herewith. Additional information gladly furnished. Enclosed copy is lettered, numbered, and not transferable, the extraordinary merits of the proposition naturally enabling us to select subscribers.

Reservations may be telegraphed. Please advise us promptly if interested.

Respectfully yours,

ASKING SHAREHOLDERS TO BUY MORE STOCK

This letter recites the difficulties of launching a mining venture. The writer asks that the shareholders advance additional funds in order that the mine may be made to produce.

Dear Sir:

This letter is important. Just as important to you as to the writer or anybody else. *Read it carefully. It will pay you.* It may pay you better than any letter you ever read!

You fortunately own an interest in the Harmon Gold Mine. You wisely invested your money. Many tests by assayers show the presence of gold. The mining engineer who made a careful sampling and test of Harmon's 26½-foot vein reported an average of $5.98 a ton. The Homestake, another Black Hills gold mine, paid millions on ore considerably lower than this grade. So why shouldn't the Harmon pay big?

The last test on our ore at United States Assay Office, Lakewood, S. Dak., showed a value of $370 gold and $3.58 silver. In view of this, you and every other stockholder should be *eager* to see that the Harmon gets a square deal. The mine will do its part.

Captain A. B. Powers, a man of the highest standing, visited the mine for a week. While there he pounded up some ore and

washed out the gold. Upon returning he doubled his holdings. He also bought stock for Mrs. Powers.

J. J. Hamlin, of Philadelphia, originally bought 25 shares. He now owns 800. Mr. Hamlin also visited the mine. I mention this because, aside from four who actually worked in the mine and bought stock, only two of our stockholders ever visited it. From the way they promptly increased their holdings *it must have looked good to them.*

But from the very start the management has been held back in its work. This delay has been due to lack of funds to carry on development. And considering the amount used thus far, the Harmon has made an excellent showing. But it takes money to make money in mining as well as in other things. It takes considerable to carry on mining development, owing to high wages, supplies, etc.

I stated this to the stockholders at our last meeting. Seeing the necessity of doing their utmost to start the Harmon producing gold, they set aside a special allotment of 7,000 shares to provide funds. These shares are $1 each, or 50 cents less than the regular price of the company's stock.

You would not build a house and then, because it cost a little more than you counted on, abandon it and lose all. It is just the same with your investment here. Think! Purely from lack of funds we have not followed the ore which the United States Assay Office reported to carry $370 gold, and even since that time some very rich-looking ore has been struck.

These prosperous times represent our opportunity to get funds and make the Harmon a dividend payer. I enclose a subscription blank, either for cash or three payments. Fill in for the special shares you want and forward today. *Do your share in this thing now.* You know how important it is for us to get started immediately. We must get the mine in shape to build our gold mill this coming summer. We already have our mining plant ready to get out the ore. When we have our mill to extract the gold we should pay dividends, and big ones. The Harmon has been so economically managed it has but a small amount of stock outstanding.

Once the mine begins paying dividends, you will be glad you made this small additional investment at the crucial hour and helped pull the Harmon through. Your ready action today may bring you a handsome revenue for years to come. *But you must act now or never.* Your pocketbook is involved. The little you take out of it now to help "turn the trick" may come back a thousandfold. Many a mine now paying millions has been brought across by stockholders who acted when the mine needed an extra push.

Every stockholder is expected to do his share right away. Every stockholder will. Don't hesitate. Don't put it off. The thing won't wait. Your own interests are vitally involved. Fill out the enclosed blank. Pin on your check for part or full payment. The Harmon's destiny's at stake—so is your investment—and the

time to save the situation is not tomorrow, next week, or next month, but *right now.*

Yours for success,

PREPARING THE READER FOR COPPER PROSPECTUS

Suspense is employed here to enliven the prospective buyer's interest in a copper mine with stock for sale. The writer promises that descriptive book will be mailed in a few days. The reader is reminded of the advanced price of copper.

Dear Mr. Brown:

We are glad to get your request for "The Book of Possibilities." Ambitious men and women all over the country are writing for it!

Our printers are behindhand—"The Book of Possibilities" isn't quite off the press. But your book, and everybody else's, will be mailed out within a very few days.

It's really a book worth waiting for. And to prove this to you we print on the second, third, and fourth pages of this letter some extracts that will give you an idea of its interesting contents.

Never in all history, we believe, has copper risen to such a dominating place throughout the globe. Never has the grim demand for this the master metal reached the proportions it has today. Never have the world's great copper-producing plants fallen so far below the increased consumption. Never have the copper barons of the world been so startled at the magnitude of its future importance.

During the late war it is said Germany tore off the copper roofs of its empire to supply munition plants. And so with the other warring countries. Every nation is crying for copper, copper, copper.

"The Book of Possibilities" tells how you have a chance to take advantage of all this. And this wonderful chance, through so small an investment, on such easy payments, you cannot for one moment afford to overlook.

It is different from the ordinary chance for huge profits! It is the first great investment you ever have seen, perhaps, that gives the little fellow a show and turns its back upon Wall Street. The wonder of it all, the why, the wherefore, is truthfully told in man-to-man style in "The Book of Possibilities."

The book will be along in a day or two, and we believe you'll find it just what its name implies, "The Book of Possibilities" for you—perhaps the pathway to plenty.

Yours sincerely,

OFFERING STOCK IN A MOTOR-CAR COMPANY

The reader is urged to invest in a successful manufacturing business. The persuasive arguments advanced are based on fortunes made by the first shareholders in other motor-car companies and demand for type of car to be manufactured.

Dear Sir:

Howell Motor Stock at $1 a share is an investment for you, your children, your children's children.

More fortunes have been made quickly in motor stock than in any other enterprise. These fortunes were made by people who bought early in new producing companies. The Howell Motor Company is young and full of ambition. Its plans are laid along sound lines. It will profit by mistakes of other companies. Right here is your ground-floor chance.

An early buyer of Reo motor stock invested $1,000. It earned him more than $100,000. A $1,000 ground-floor purchase of Hupp returned cash dividends of $111,000. Similar investments in Hudson, Overland, Buick, Maxwell, General Motors, Studebaker, and others now represent incomes for life.

Many of these companies started smaller than Howell. Many had much less to offer the ground-floor investor than Howell offers you today. You needn't be told how great is the demand for a medium-priced car. This demand has eclipsed the wildest dreams of the motor industry. The profits in this business are enormous. Thousands have waxed rich through early investing in motor stocks. There is a buyer for every car made every day in every factory in the United States—and this will be true for years to come.

Get your share of these big motor profits—*get it now.*

Howell Motor Stock at $1 a share is the logical investment for you. Fortune favors the decisive. Enclosed is a subscription blank. Fill it out, take 100 shares, 200 or 500—make up your own mind about it. Remember it is an actual ground-floor opportunity, something solid, with no vague prospects; but a substantial manufacturing business.

The indications are that Howell Motors at $1 will be worth many times this. Be one of those who will profit by its steady rise. Don't let anything keep you from prompt action. Get your subscription into the mail the next thing you do.

Yours very truly,

SELLING STOCK IN A LOCAL TELEPHONE COMPANY

A well-written letter that gives full details. It shows very completely the condition and standing of the company, as well as a plausible reason for disposal of its stock.

Dear Sir:

Here are bigger returns on your money, with absolute security, in a proposition *controlled and regulated by the Public Service*

Commission: The common stock of the Bassett Telephone Company, which now is earning 8 per cent and soon will be earning more. The company is well managed, with aggressive plans for extending its lines in the most profitable manner.

It is strictly a home enterprise, in a prosperous community. It is bound to grow, and you will always know how it is being managed. You easily can keep your hand on the pulse of *this* investment, and if *you* don't the *Public Service Commission does it for you.*

The telephone business is profitable. You know that. A well-managed telephone exchange grows and grows. People *must* have telephones. They can't do without them. Telephones now are an absolute necessity instead of a luxury.

The Bassett Telephone Company was organized in 1912. Lines have been built out to the farmers around Bassett, and they now have what they wanted for years: Dependable telephone service. The Bell Company, you see, doesn't build rural lines. It doesn't want the farmers. As a rule the farmer is a small long-distance toll user, and the Bell doesn't care for folks who don't use lots of toll service. This and other home companies expect their revenue from local toll and local rental.

So the Bassett Company met with immediate success when it put out its lines, even though the Bell then was willing enough to do almost anything for the farmers. But they wanted a service of their own, and so the Bassett Company received their enthusiastic support from the very beginning.

That is the reason we have been so successful. We now have more orders for new telephones than we can fill. This makes it necessary to sell a limited amount of common stock to pay for all new installation work. We want to install these new 'phones not later than summer.

Now, this is why Bassett stock is a splendid, safe investment for you right now:

1. This company, like all public service companies, is controlled by the Public Service Commission, and is not allowed to sell stock without showing what every dollar is used for. The Public Service Commission sees to it that the investors' money is used for the purposes stated. The commission also makes sure there is a *real demand* for the company's service; regularly inspects the company's plant; inspects the books, too, to see that the earnings go to pay dividends and running expenses only.

2. So this investment is unusually secure—the Public Service Commission really *safeguards* your interest. It not only sees that your money is safe, *but that your dividends are paid to you.*

3. You want the largest possible returns on your money consistent with perfect safety. This company now has installed a sufficient number of telephones to show an earning of 8 per cent on its capital stock. You are sure of getting this, if not more—especially because of the larger number of 'phones we can get within six miles around Bassett.

A list of our directors is enclosed. You are welcome to look them up, commercially and financially. In addition, inquire of any banker or commercial house. They probably know one or more of our directors.

The stock is $25 a share. You don't have to pay for it all at once, but on installments. If you subscribe for ten shares, or $250, you can pay for them as follows: Fifty dollars within 10 days from subscription, $50 within 30 days, $50 within 60 days, $50 within 90 days, $50 within 120 days.

I am enclosing a stock subscription blank.

Any level-headed business man will tell you telephone stock such as this is a splendid investment. This company invites you to become a stockholder and to make full investigation of its present condition and the personnel of its directorate. I am here to answer any and all questions. We want you to invest only if you are thoroughly satisfied it will bring you big dividends and that your mind always will be at ease as to the management of the company.

Hoping to hear from you by return mail, I am,

Yours very truly,

LETTER TO FARMER ABOUT SAVING

Making use of the farmer's earnest wish to be independent some day. This letter, accompanied by an offer of an explanatory book, arouses his interest toward that end.

Dear Mr. Smith:

The modern farmer is pretty much of a business man. His business is planting and harvesting—then marketing. But no matter how well he may do all three, it's of no avail unless he saves part of what he makes.

Often the non-saver looks enviously out across the golden fields of his wealthy neighbor and wonders: *"How does he do it?"*

The answer is simple: His neighbor knows the knack of laying aside a share of his harvest money each season, putting it into mortgages and harvesting a crop of interest money.

That is the answer. That is the secret. That is his path to prosperity and future independence. And it can be your path. It's the thing for you to do—

For your sake, for the sake of your loved ones. For the future of your household, your estate.

We have a solid plan to help you do this. It's all explained in a little book. This tells how to start "An Independence Fund" that means financial freedom for yourself and family.

The card enclosed brings the book. Mail it. Mail it right now. It's the only way to catch up with that wealthy neighbor.

And, say—it can be done!

Yours very truly,

SHOWING THE DIRECT ROAD TO INDEPENDENCE

This intimate letter about saving contains a good, human analysis of the thrift idea. The writer seems to understand just how the reader has regarded the saving problem.

Dear Mr. Smith:

Maybe you've never saved money because you wanted to start with a certain sum. Lots of people have done that.

It has kept *thousands* from saving. People who long ago would have had enough to provide against a money-troubled future.

But we've a new and better plan for you. It's a plan you'll like. It's safe. It's sure. It's sane. It's easy. It's pleasant. Your money will earn more and accumulate faster than in the ordinary way.

Our plan is called "The Independence Fund." The little book herewith tells you all about it. Read it—heed it! Its aim is personal freedom for you. Freedom from future worry, want, woe.

It is for you and all other *thinking people.* Those who've an eye to the future! Those who want the *utmost returns on their money* consistent with absolute safety!

"The Independence Fund" plan will grow on you. And you'll grow on *it.* Begin at once. Nothing easier. Nothing surer to make you free. Nothing surer to bring independence.

Twenty dollars starts you. Send it today, with the enclosed card filled out. Get them right into the mail.

Yours very truly,

FOLLOW-UP TO FARMERS ABOUT SAVING

Here the safe and sane way to future independence is again impressed upon the man who may not be providing for the future. An initial remittance is asked to start a savings fund.

Dear Mr. Smith:

Every day we've been expecting to hear from you. When we sent you "The Independence Fund" booklet we felt sure it would interest you immediately—

It is such a safe, sensible, sure way for you to save and become absolutely independent. It becomes a sort of pleasant habit before you know it—and surely it's a *profitable* one! You can't afford to neglect this opportunity. You've no right thoughtlessly to pass it by—

It means so much to you!

And you can begin with $10 if you don't want to start with $20. We will be glad to change this rule for anyone who really is in dead earnest.

We want to make it as easy as possible for you to start to save. Don't promise yourself to do it later—read our booklet again and *make up your mind to be free.*

Start immediately. Get off that ten-dollar remittance to us today. *Every* day is the day to save—the big, rich farmers have found it out; so will you!

Sincerely yours,

A MARBLE INVESTMENT WELL PRESENTED

Quoting the opinion of a marble dealer who has examined the company's quarries. The letter closes with a strong appeal for action.

Dear Sir:

Do you think there would be any money in it for you if you owned an interest in three miles of solid marble? You do? Then this letter points the way to dividends for years to come. American Marble Company stock at $10 a share is an investment as substantial as the company's product itself—with a future just as enduring.

Imagine three miles of solid marble, 2,500 feet thick, down to an unmeasured depth! Its volume in cubic feet is so *great* we hesitate to say—you might disbelieve it. Yet Dean Anderson, Professor of Geology, University of Chicago, after a visit to our property says: "The total amount of marble is very large. An earlier statement about this property refers to ten billion cubic feet. It is not likely that this figure is an exaggeration. There is enough for generations, even if marble is produced at the highest rate hoped for."

A marble authority in Los Angeles says: "Having spent more than twenty years in the marble business, developing marble quarries and finishing the product of the mills, I want to say the white statuary marble in your deposit is the finest I ever saw. You have also marble similar to Blanco P., the Pavazzo, the yellow Sienna, and the Grand Antique; also several beautiful kinds that even Europe could not produce, viz., a fine green marble; a blue equal to any ever produced; a beautiful cream-colored marble with golden vein; several characters of black and white, one in particular that is very rich and beautiful. All are the finest grades."

The various grades of marble are easily accessible and can be quarried cheaply. The cost should not exceed 50 cents a cubic foot. The established selling price for the various grades is from $3 to $5 a cubic foot, f. o. b. quarries.

There is a steady market for marble. This country's annual requirements are 7,000,000 cubic feet. At present it is supplied by Vermont, Tennessee, Georgia, and Alabama, and Italy, Alaska, and Belgium. Vermont and Alaska are falling off in white marble. Our marble is superior to that of Tennessee and Georgia. There will be a shortage of Italian marble for the next few years. The Belgian quarries were destroyed by the Germans. So there is a serious decrease in the world's supply. Everything depends upon our ability to take the place of these failing territories.

In the beginning we expect $12,500 a month from Quarry No. 1 and $15,000 from Quarry No. 2. As our sales increase and the whole organization begins working full speed our production will be vastly greater. We now are at the turning point. With new equipment our earning power will be substantially increased.

We expect American Marble stock to jump to $20 and keep climbing!

So this stock, either common or preferred, at $10 a share is the logical, safe investment for you. Buying today may mean greater profits than you ever dreamed of! This stock is a good thing you will hold onto. Your income will grow greater with the expansion of the company, its capacity, its sales. You always will be glad you acted before it was too late.

Below is a subscription blank. Fill it out—take 100 shares, or 200, 500, 1,000. You don't have to pay all cash. Pay 25 per cent down and 25 per cent a month. Just pin to this application blank 25 per cent of your payment and send it in. Remember this is an actual ground-floor opportunity, something solid, with no vague prospects. Substantial marble quarries, and not a gold mine or an oil well. Remember, a grain of decision gets you across, where conservatism robs you of your opportunity!

Yours very truly,

FOLLOW-UP ON STOCK IN MARBLE COMPANY

In its opening argument this letter dwells forcefully on the present stability and great future of the company. It shows that no officers' salaries are paid and strict economy is exercised.

Dear Sir:

Up to the hour of writing this letter we have had no reply from you. We write again simply to impress upon you certain important facts:

The men in this company are a big guarantee of the excellence of the investment. The company is founded upon the solid rock of integrity. Its organizers are known for their sound business foresight, keen judgment, reliability. As an American Marble stockholder you are associated with men who take a fine pride in the success of any enterprise with which they are associated.

Mr. R. V. Wilson, general manager, has taken a wilderness and transformed it into a thriving town. Of an immobile mountain and lifeless scenery he has made a busy, humming industry. He has built roads, a town, a water system, a power line; installed machinery, built a gravity railroad, a sawmill, a power plant. These accomplishments have been examined critically by engineers and stockholders who were furnishing the money. The verdict is, "Well done; built to do and to last."

This is what Mr. Wilson says: "My job is to produce and earn; to increase production and increase earnings; to produce marble at less than 25 cents a cubic foot; to sell it at the rate of a million

a year; to increase that production to $5,000,000 a year; to make earnings of 20 per cent for the stockholders; to increase those earnings greatly; and to make the American Marble Company the greatest business factor in the State of Ohio, make it one of the really great industries of America."

To do this we need equipment, and we need it *now*. Our orders are coming in so fast we cannot possibly meet them with our present facilities. The proceeds from the sale of your stock go into this equipment. With this we will have a greatly increased production, which means big dividends and a rise in stock value.

Not a dollar for officers' salaries. Not a dollar for unnecessary expenditures. The stockholder is our first consideration. We never lose sight of the fact that it is his money we are spending. It is to him we are accountable. He gets the ultimate results.

"Never have I seen money so wisely spent as in your general arrangement of the complete plant," said a large marble dealer who inspected our property. Indeed, the eyes of *all* marble dealers are turned toward these wonderful marble mountains. Right now, here, today, this company provides one of the most unusual offers that ever have been put before an intelligent, far-seeing investor.

The stock is only $10 a share now. But this chance won't wait. When our sales increase we expect this stock to jump to $20 a share and keep going up. You need not pay cash. Send in 25 per cent of your order with application blank and 25 per cent every month.

The goal we aim to reach in three years is the production of our marble at a cost under 25 cents a cubic foot, with an average selling price of $3.50, to supply an available annual market in this country of 1,500,000 cubic feet and an export market in Japan, China, Australia, and South America of half that size.

Take out your pencil and figure the earnings this would mean on your American Marble stock. Send in your application for stock today. *Don't wait.*

Yours very truly,

A GOOD MARKET LETTER TO WHEAT INVESTOR

Here is an unusual, breezy treatment for a general type of market letter used to acquaint the speculator and investor with the probable trend of the wheat market.

Dear Sir:

Dame Wheat has been somewhat whimsical and inconsistent this whole season. Just when it looked as though she'd be a trifle down-in-the-mouth her spirits rose and upset everybody's calculations, including even the grain solons'.

Mr. Trader, who foresaw important declines when the public got wind of the huge winter wheat yield, was a bit bowled over when this failed to elicit bearish growls.

Why, he was almost thunderstruck! But he smiled up his sleeve and was morally certain it would happen, anyway. "Bound to come,"

he muttered, "when the spring wheat movement begins." But it didn't—his dreams of decline vanished like the mist before the sun. When the Northwest's crop rolled into market bearishness had hiked out the back door, owing to the *steady demand,* which fully offset supply.

While nothing like a quick rise appears on the wheat horizon, there's no more chance for a decline than a crippled canary has at a cat show. I really look for continued moderate gains in October. Large consumers now are buying quietly but steadily, and among foreigners there's a slight revival of interest.

A steady demand, not exactly stupendous, may be expected from our milling friends the rest of the season. While winter and spring wheat are plentiful now, this year's spring crop is a bit shy, you must remember. International demand for Northwestern ought to drain its stock if the market slips back from present levels. This should prove an antidote for slumpingitis.

Don't forget, too, that the wheat grower of this year won't part with his bullion berries unless he gets a pretty fair price. He's not unused to dollar wheat, and even though he's marketed at below that figure this season he's disposed to keep a bulldog grip rather than let it loose at what he considers a sacrifice.

You're not likely to see any free selling by the farmers. This should keep supplies at important centers on present level. Not much chance of a weak streak in the situation. The broad commercial buying and awakened interest of foreign brethren should cause a nice, steady demand.

Yours very truly,

Oil Investments

OFFERING STOCK IN AN OIL-ROYALTY COMPANY

Here is an unusually safe type of oil investment in a company which drills no wells but buys royalties in producing oil properties. The fact that royalty companies are more certain to pay large dividends than drilling companies is emphasized.

Dear Sir:

You've found it—the legitimate oil investment you've long sought! Empire Royalty stock at $1.50 a share is different from anything ever offered you.

First, the company now is earning $300,000 a year. So get into your mind firmly that this is not an ordinary oil prospect or leasing or drilling proposition. It is far removed from that. It is something more substantial. It is the safest phase of the oil business—oil royalties. It has none of the risks of oil development. No huge sums for equipment, pipe lines, storage tanks, drilling—no big outlays based upon uncertainties.

The enclosed prospectus explains in detail. Read it carefully. *Your security is unquestioned.* Since its organization the company's net earnings have been better than $25,000 a month on a capital of $300,000. Empire Royalty stock's earning power is definite, and you can depend on it.

A dividend of 34 cents a share for 1920 already is assured. A first quarterly dividend of 4 cents a share will be paid on January 25, a second quarterly dividend of 10 cents a share on April 25—and by that time the stock you paid $1.50 for should be worth $2 or $2.50 a share.

The prospectus will convince you that a purchase of this stock is worth your serious, immediate attention. It is a sound, sure oil investment you can make with the full consciousness that you have put your money into a safe place, where the security of your principal and income is unquestioned.

The first offering of Empire Royalty stock sold at $1 a share. Fifty thousand shares were sold quickly. The second offering was $1.25 a share. It was taken eagerly—at the rate of 1,000 shares a day. What you are offered right now is our third allotment, at $1.50 a share. It will go just as quickly.

Grasp this chance today and get it at $1.50 a share. You need not hesitate to act quickly—this is why:

If you subscribe for shares today, so as to be sure you get this stock at the $1.50 *price, you are given ten days thereafter to investigate fully every feature of the proposition. Then, if for any reason you change your mind, we hereby agree to buy back your stock at* $1.50 *a share, the price you paid for it.*

The above is a most unusual offer. It is just one of the things that prove the permanency and safety of Empire Royalty stock.

Here is the best investment ever offered you. It is so vastly different and free from the risks of many oil investments that we are finding ready buyers for the stock everywhere.

The company's profits are large, its plan is perfect, its prospects are wonderful, its indorsements beyond question, its officers all men of integrity and business foresight. You will be wise to act immediately on this offer. You will be wise to follow the splendid example of the many thoughtful investors who have bought Empire Royalty shares.

Forward your subscription and remittance in the very next mail. You take no risk. Our broad, wide-open, money-back offer protects you absolutely.

The time to wire your reservation and mail remittance is right now—today.

Sincerely yours,

ANSWER-TO-INQUIRY LETTER ABOUT OIL STOCK

In a logical way the facts about an oil company and its future plans are presented. The purchase of its stock is offered as a legitimate investment.

Dear Sir:

Here are the brief facts in answer to your inquiry. You can verify them through your own banker or through any local source in Leader Creek you desire.

Our capital stock is but $10,000. There are 1,000 shares, par value $10 each. We are selling but 500 shares. With the money we will drill and equip four more oil wells on our 80-acre proven oil lease. It is in the Monroe Field, Jefferson County. We already have one oil well on this lease. It is now producing enough oil to pay good dividends on our entire capital. We are putting these oil profits into the bank. They will be added to the money now accumulating from the sale of 500 shares of stock.

We will use the entire fund to drill and equip four more wells. From the day we have five wells pumping oil we will use half of our income from oil sales to drill more wells. The other half will be paid regularly to you and the rest of the stockholders in dividends.

You will admit our plan is *wise, sane, and sound.* With oil at $2 a barrel, and with our small capital, we won't need big production to pay good dividends. Only 25 barrels a day would bring us $16,000 a year. This is 180 per cent on its entire capital.

You can see this is no stock-selling scheme. No salaries to officers. No commissions for selling stock. No expense except the bare, small incidentals, such as advertising, postage, stationery. The officers must make their profits from dividends, the same as other stockholders.

At this writing there are but 400 shares left to sell. At the

rate they are going, we will be through selling within three weeks. So you will have to buy at once if you buy at all.

This is a clean, legitimate oil investment. But it won't wait. Men who acted promptly in buying similar stocks in legitimate companies of small capital, with actual production and proven property, are drawing big dividends today.

We can book your mail or telegraph order at $10 a share if you *act immediately upon receipt of this letter.* Make up your mind. Fill out enclosed subscription blank, attach check, put them right into the mail.

Yours very truly,

EMPHASIZING COMPANY'S SOUND POLICIES

In this particular investment it is made clear that the speculative elements of oil investment are at a minimum. Also, the reader is assured that every cent of his money will be scrupulously expended and accounted for.

Dear Sir:

Today we decided to write you again, even though you failed to act in response to our former letter. Even at this late hour you still have the opportunity to buy a few shares of C. & R. Oil stock at $10 a share.

The stock now is nearly all sold. We have but 65 shares left. We would like to see you get at least five or ten shares, simply because you were interested enough to inquire.

The speculative elements in this stock are reduced to the minimum. We already have one oil well pumping enough to pay a good dividend on our entire capital stock. Every dollar of our oil profits and every dollar from stock sales goes to *drill oil wells.* When we have five wells pumping we start to *pay dividends.*

Not only are you buying stock in an actual oil well, on proven ground, with other wells to be drilled immediately—but your company will be in the hands of men whose successful records are *an absolute guarantee* that the smallest stockholder has as much standing as the largest; that *your* interests will be as safe as though you were right here looking after things yourself.

Remember: No salaries paid; no commission on stock sales; no expenses come out of your money except the small incidentals—advertising, stationery, postage—the company's policy being strictest economy. C. & R. Oil Company stock, with its small capital, present production, proven lease, low operating expense, and splendid fair-for-all plan of development to increase dividends, represents a rare chance for you.

Thousands of men are drawing regular dividends from timely investments in legitimate oil companies. Why not you?

Mail your order before you sleep tonight. Even if you take but five or ten shares, *don't wait*—our stock may be all gone by the

time your letter reaches us. We've told you frankly just how many shares there are left. Oil dividends come only to decisive people who act.

Yours very truly,

SPIRITED SOLICITATION OF OIL-STOCK PURCHASE

A breezy, enthusiastic tone is used in this letter to arouse the interest of the reader. Announcement of the hope of striking oil soon is made very persuasively. The probable advance in the price of stock is used as another selling argument.

Dear Friend:

Sitting here at my desk these days, I'm all in a fever of excitement. It's the excitement of *expectancy.* A healty, buoyant restlessness that stirs a fellow's blood. Waiting for word, you know, from the busy drillers down on our big oil lease in Oklahoma.

Any minute, any hour, that wire may come showing the boys have hit the oil sands, and hit 'em *rich and deep!*

That's the news I expect—the news that's keeping me on the tiptoe of anticipation. It makes a fellow smoke so doggone many of those strong, black cigars he becomes a regular stovepipe. It makes him fidgety and jerky and pleasantly nervous—*you know,* a kind of joyful fever that thrills way down to his boots.

Oh, it's great to be expecting something big to happen! Something that means the turning point in a fellow's fortunes. The magic change that transforms him from a man eternally worried about paying his bills to a fellow who has the things he wants for himself and loved ones, with a neat bank balance and some of the real comforts of life.

I'm thinking of *you,* friend, when I think of these things. Personally, I've already cashed in considerably in Oklahoma Oil Fields, and others who were with me have, too.

This treasury stock, at 10 cents a share, to my way of thinking, represents Dame Fortune touching you on the shoulder. This is not fancy. It's fact. Backed by facts. Warm, live, throbbing facts about our property, its prospects, and endless instances of men who made money down in Oklahoma within the last few years.

We believe we have the chance for you today. With a vast oil lease in a field with actual producing wells, 150 of them, around us — with our own big equipment in action, the drilling going ceaselessly night and day—we feel it's a time for you to brush aside all doubt.

The bank keeps your money for you until I have sold 25 carloads of oil—and my $10,000 bond absolutely protects you. You have no cause to hesitate any longer. No matter how big your purchase of this stock, your money is just as safe, your interests are just as secure, and your chances just that much greater for profits on your investment.

Besides all these things, our unquestionable banking and com-

mercial references give the most cautious man no further cause for delay.

I want to see you get in on this thing. I talked just this way to the men and women who went in with me on an oil deal not many months ago and who are now glad they did. We have the proven stuff right here in this big, wonderful lease. The oil sands are there—the test wells have proven it absolutely.

Remember this: The minute we produce these 25 carloads of oil, the price of this stock shoots *way up*. I don't want you to look back and reproach yourself about this thing and say I didn't tell you. Better make your remittance with enclosed blank before I get a wire that says: "We've struck a gusher! Sell no more stock at a dime!"

He who hesitates nowadays never gets a flash at fortune. The men who have made millions in Oklahoma are the men who dared, who plunged in on their own judgment—and didn't wait!

I'm expecting your request by wire to hold shares, with remittance by registered mail. I hope sincerely, for your own good, you will get in with us before the hour strikes when you'll say to yourself:

"Great guns! What a fool I was to hold back those few dollars! Think! Think what they'd have brought me!"

Sincerely yours,

FOLLOW-UP WARNING OF PRICE INCREASE

This letter is addressed to the investor who is hesitant. The plan of the company's methods of operation is explained specifically. The chance for unusual returns is offered to the man with a small sum to invest.

Dear Mr. Smith:

If at this late hour you want to secure treasury stock of the Columbia Oil-Fields Corporation at 10 cents a share, *act at once.* There is every expectancy of a rise in price almost any day.

While you are waiting many are buying! Whatever your doubts may be, other people don't share them. The State Mercantile Bank of Danville, which receives these remittances for stock, has notified us that its mail increases with every round of the postman. Wide-awake people everywhere realize that our big proven property in Oklahoma ought to yield profits for everybody, because we really can drill as many as 60 wells on these 169 acres.

And they are sending their money to the State Mercantile Bank because they realize another thing: The minute we produce the first 25 cars of oil from this lease—*up* goes the value of their treasury stock! The stock for which they paid only 10 cents a share, at just the right time, as you should today.

Another thing that makes them buy this treasury stock without misgiving for the safety of their money or the outcome of this investment: They know that right there in the State Mercantile

Bank is a $10,000 bond that absolutely protects every investor who sends his money there.

Do you realize, also, that you are getting an actual interest in a $90,000 lease with the $38,000 of improvements on this proven oil land? Do you realize that 140 oil wells surround our property? That everything in the vicinity seems to be rich in oil? That the test wells on our own lease show not only *one* oil sand but *three* of them, and we know the actual depth?

And all this security, this positive proof, this valuable lease and the improvements thereon, including the well now drilling and all the wells we ever drill, *all* go into this proposition, and you become part owner in them, at the low price of 10 cents a share for treasury stock.

I am one of the plain people and I get along best in dealing with them. They are my kind. It isn't the rich man I want to favor. It's the fellow who works hard for every dollar he earns; the man or woman who has hoped for an opportunity like this; who has dreamed of better things and brighter days for self and loved ones.

Think! You may increase your present income perhaps ten times what it is today by filling out enclosed blank and sending your money to the bank by the next mail. But the big thing is not to dilly-dally, not to wait. You should act now. At any hour I may receive telegraphic news that will swiftly advance this ten-cent price to 25 cents, 50 cents, or stop the sale of stock entirely.

Buy at once, while you can get a big block of treasury stock for comparatively little money. *Buy at once,* and immediately become part owner in the big lease, its improvements, the well now drilling, and the big profits to which we all so confidently look forward. *Buy at once,* and share with me in the good news when the well now drilling blows its head off with a rip and a roar and spouts oil all over its surroundings.

And now it's up to you—you entirely! I've had my say. Get off that subscription blank and remittance to the State Mercantile Bank of Danville by the next mail—and maybe in less than a week you'll only be sorry you didn't buy *ten times* as much.

Yours for immediate action,

PROVING THAT THIS OIL INVESTMENT IS SAFE

To assure the reader that he has a big chance to make money by buying a certain oil stock the names and business achievements of the company's officers are given. The other selling arguments are the desirable acreage and splendid prospects.

Dear Mr. Smith:

Your name was given to us as that of a man ready to grasp an unusual opportunity to make money. Talcott Oil Stock, offered you today, is that opportunity. It is a different oil investment, in many ways. Fathered by men who've never had to do with fake

or failure. Backed by them freely, fully. They stand behind it with their good names. They know the Talcott properties. They know their enormous prospects. They've more at stake than you will have if you invest.

You size up a man by his associates. You judge a proposition by the men connected with it. So I'll get right to the brief facts without varnish: This company has succeeded in leasing 1,200 acres in Elmira, Austin, and Walkersville Oil Fields, also Chapin and Deer County Oil Fields. The properties have been selected with the utmost care. You know of the rich oil fields recently opened up around Elmira, Austin, and Walkersville. They are declared the best in the country. Gushers here produce 1,000 to 5,000 barrels daily.

This investment is for business, professional, and salaried men who will invest a nominal amount in extraordinary properties, with extraordinary men, extraordinary safeguards, extraordinary prospects for big returns. All oil enterprises are speculative. But this one must not be confounded with the insecure, one-well, one-lease propositions that have been exploited, nor with the overcapitalized concerns that have sold stocks.

The capitalization of the Talcott Oil and Gas Company is but $100,000. The stock is $1 a share. The company is chartered under Oklahoma laws. It is licensed by the Freeman Board of Oklahoma. The *men* in this company will convince you the investment is worth your attention:

Mr. John L. Hoover, President, is District Manager of the Mississippi Valley Bridge Company. One of the best-known bridge builders in the Southwest. His reputation bears the stamp of high integrity. He would not connect with any proposition not perfectly sound.

Colonel T. A. Northrup, Vice President, is known as the biggest corporation lawyer in the Southwest. He is General Counsel for the $9,000,000 Arkansas Cotton Company; also for the Latimer Acreage Company, a $3,000,000 corporation.

Mr. B. L. Thomas, Treasurer, is Vice President of the Nebraska Casualty Company. He made a success of this big $875,000 concern. His record stands as an example of enterprise, aggressiveness, square dealing.

Mr. George Gatchell, Counsel of this company, also a director, is Colonel Northrup's law partner. He is the best-informed oil attorney in Little Rock, able, upright, thoroughly conscientious.

So the company is founded upon *success reputations.* Its organizers are known for their sound business foresight, keen judgment, reliability. As a Talcott stockholder you are associated with men noted for fair dealing and successful dealing.

Our holdings in these promising localities should bring immense profits—not only from oil wells, but from the sale of land as production increases. Here's where $100 to $500 may make thousands. This is not exaggeration. The valuable acreage secured makes our opportunities tremendous.

Proceeds from sale of stock go strictly to drill wells and make returns for stockholders through selling oil and land. But we will not start with insufficient funds. We'll raise enough to keep on drilling. We have the properties and will interest enough stockholders to carry on developments uninterruptedly.

When drilling, each stockholder is notified by wire when a producing well has been brought in. This kind of news makes a man very, very happy—where he has made even a moderate investment.

Where our properties lie there are already instances of big money-making. These successes are all well known. You can easily look them up. You are free to write any bank, business concern, or individual about our properties and our directors.

Your chances of profit are unquestionably great. And it is an investment anyone may make with the knowledge that his interest will be carefully safeguarded. The company is sound. Its plan is right. Its officers are well known. It's the oil investment you've been looking for. Sit down and write us immediately. Or, better still, fill out enclosed subscription blank, attach check, and put them right into the mail.

Sincerely yours,

OIL INVESTORS WHO MADE FORTUNES

An invitation to the reader to become one of the many persons who have made large profits through small investments and leases. Names and figures are quoted, and the future prospects of the writer's company are well presented.

Dear Mr. Smith:

You may be making a big mistake in neglecting to investigate Talcott Oil Stock. You owe it to yourself to give the matter more than passing thought.

The men in this company are a big guarantee of the excellence of the investment. The properties, selected right in the very heart of rich oil deposits, hold out possibilities so great we refuse to dwell upon them for fear you'd think we were day-dreaming.

This big fact remains: Hundreds of men have grown rich on oil within the last few years. You know this to be true, but here are a few well-known instances just to remind you:

William Aldrick, of Arkansas City, invested $250 in an oil company located near Cleveland, Oklahoma. He received $19,900 a year after the investment.

Heber Flinn invested $300 in a small oil lease. He made $10,000 in eight months.

Three hundred dollars invested in the Wister Oil Well, near Wister, Oklahoma, was worth $25,000 in less than four months.

B. H. Dunne invested a few hundred dollars in the Currier Oil Fields. Today he is worth over $300,000.

Alfred Morey, of Omaha, borrowed $50 to go into the oil business. Today he is worth over $250,000.

Oliver Howland borrowed enough to drill two oil wells. Today his income is $20,000 a month, or $240,000 a year.

James Daniels, of Tunis, borrowed $400 to prospect for oil. Today he is worth over $500,000.

Three hundred dollars invested in the Wooster Oil Company, Townsend, in six months sold for $33,000.

With $500 Ralph Goodman and Fred Cheney began drilling south of Eber. They discovered Bear Pool. Two years later they were offered $2,500,000 for 800 acres of their holdings.

D. C. Sutton started oil prospecting with $500. Today he is worth around $5,000,000.

These are only a few of the hundreds of lucky investments. An oil proposition like Talcott Stock is a great opportunity for the man who wants to invest with *safe people.* You take some chance, of course, in any oil development, or in other business of speculative nature. But the chance to win is, we believe, much greater than the chance to lose. When you win in oil you usually win big.

If you'd take a trip through the oil localities where our properties are, and talk with men who've made big fortunes in oil, you'd find cases where great wealth came in a few months, or a brief year, from the investment of moderate sums. This happened to men who were not overconservative, who didn't hesitate in the face of great prospects, in promising localities, where they were associated with substantial people.

You are associating with successful, aggressive men. And success is contagious. What they did with other propositions they surely can do with this one. Our comparatively small capitalization, our sound directorate, our extensive properties, our big prospects—all these mean you are on safe ground. And we are here to answer any and all inquiries. We invite fullest investigation by you. In fact, we insist on it.

Talcott Oil Stock is for the fellow who hustles for every dollar he earns—the man who has waited for an opportunity like this—who is earnestly looking for better things, a broader future.

Take the subscription blank, fill it out, attach your check, put it right into the mail. It may prove the lucky stroke of your career.

Sincerely yours,

OFFERING A FINAL CHANCE TO BUY OIL STOCK

An earnest follow-up letter urging the reader to grasp the last opportunity to invest before it is too late. The company's good location, reputable officials, and possibilities for great gain are the selling arguments.

Dear Mr. Smith:

I write you this final letter about Talcott Oil. Knowing what I do about the investment, I don't like to see you miss it.

Consider this: Today, with $100 to $500 invested in this stock,

you may be laying the foundation for your success. The same thing has happened to other men, within the last few years, in hundreds of cases.

Wise, experienced, and successful oil men have their eyes right now on the Elmira, Austin, and Walkersville Oil fields, right where the 1,200 acres of this company's oil properties are located. Oil gushers have been brought in here that produce from 1,000 to 5,000 barrels daily.

When we begin drilling we'll start with enough money to put down well after well. Drilling on properties such as we have been fortunate to secure, with these localities becoming more famous every day, you may feel confident your subscription for Talcott Oil Stock has enormous possibilities.

With such men as John L. Hoover, Colonel T. A. Northrup, B. L. Thomas, and George Gatchell you are not only assured of aggressive drilling operation, but of sound, businesslike handling of the company's affairs.

Today, for the last time, we invite you to become a stockholder, in association with the successful men who are back of it. They recommend it to you unqualifiedly as a real opportunity for extraordinary profits.

The people who have already bought Talcott stock are men and women who are not rash speculators. They are conservative, moderate investors who would not for a moment consider a get-rich-quick investment with uncertain people behind it.

They found this company as sound in every respect as a savings bank directorate. They know its properties are in the midst of rich oil production. They figured that other people have made money buying oil stock in dependable concerns, so they have an equal right to expect success and big returns.

We're sure this is a rare opportunity for you, too. For an oil investment Talcott stock has exceptional backing. Your stock subscription, with check, mailed today, should mean large rewards for you.

There are two kinds of people in the world—those who are always getting ready to do something and those who go ahead and do it. Be the fellow who went ahead and did it. Make up your mind this is a sound oil investment if ever there was one. Make up your mind this minute to own some Talcott stock, because of its splendid prospects and sound merits. Tell yourself you're going to buy today, because your investment is likely to yield big returns within a short space of time.

You don't want to be the man who discredits *every* oil proposition because it *is* oil. You don't want to judge all investments alike. You don't want to be stone-blind to a legitimate money-making chance. Opportunity, you know, doesn't always knock persistently. Sometimes she only whistles as she passes by. This is her final call to you.

Have your letter on the way before you sleep tonight. Own

those Talcott shares before the next week rolls 'round. Send in your reservation for stock right now.

Sincerely yours,

MORE STOCK OFFERED PRESENT SHAREHOLDERS

Announcing that the drillers believe they have struck pay sand, the writer urges the purchase of additional stock at the eleventh hour. The comfort, luxury, and pleasures obtained through fortunate investment are described.

Dear Mr. Smith:

I've some good news for you this morning.

Both our Head Driller and Field Manager just telephoned they are confident they will be successful in completing a well and bringing in a good producer, as they have found what looks like eighty feet of pay sand.

There! I've given you the gist of their message just as it came to me this morning.

You know the tremendous oil gushers that have come in at Duck Creek. You know of the 30,000-barrel well not very far from our own property on the Washington tract. You know of the big wells immediately adjoining us. You know we seem to be right in the path of the big wells. You know what it means when the Head Driller and Field Manager make a statement like that above.

Hence I determined to flash you this information at the eleventh hour, giving you a final opportunity to buy five or ten shares more —$50 or $100 worth—in the face of this good news we have received right from the end of the drill bit—right from the bottom of the well.

Here at the last minute, you will always remember that *I offered you a final chance* to increase your holdings. You must stop and realize for yourself, pause and consider, what a big well for us may mean to you, your future, your plans—and to all those who hope with you. Forget about this company, the other stockholders, and think about yourself and those dividend checks that will come to you as regularly as night follows day, if we get this well our field officers are so confident of in their message today.

Remember how quickly you would put up $50 or $100 at any other time, or on anything else, with the prospect of making what you may make in this instance.

A big well will mean wealth for us all, and therefore we want to see every man who already has bought stock in the Amalgamated Oil Company get a few more shares right in the face of this wonderful news.

My suggestion is that you telegraph me at once the number of shares you want reserved and the amount of remittance you have mailed. A partial payment will do. That end of it is all right. The main thing we want to see you do is to enlarge your

holding while you have this last chance—a chance you suddenly may lose at any hour.

I am not sure, understand, that I can let you have this stock even if you do telegraph—because we might get fresh information at any minute that automatically will close our stock books. Therefore, as president of the company, I must notify you that the Amalgamated Oil Company is not bound by any statement made above to issue the additional stock you subscribe for if telegraphic information from the drilling crew makes it imperative for the company's best interests to refuse all further subscriptions.

I leave it to you whether or not you should act at once. But you can never say we didn't extend to you an opportunity at the eleventh hour.

Personally, I don't mind confiding to you, I would flatly refuse a big sum for my own share in this company right now. Remember what they both said: "It looks like eighty feet of pay sand."

Yours very sincerely,

ARGUMENT AS TO SAFETY OF OIL PROPOSITION

Here the writer recites facts that tend to banish all doubts from the mind of the prospective buyer of an oil refinery stock. Statistics are given to prove the great future possibilities of the proposition.

Dear Sir:

The enclosed booklet is just off the press. We hasten to send it to you. Don't miss a word of it—unless you spurn the possibility of big dividends. If too busy to read the book right now, put it into your pocket—take it with you. It tells the whole story—every word founded upon fact—but here are some things we want to say in addition:

This investment in Eastern Oil Refining stock at $15 a share—this chance to get in on the safest, surest, money-making end of oil profits—is something you'll be sorry if you miss. You may think you won't, but you will. And there are many reasons why. Most of these are told in the booklet enclosed, but here are more:

Is oil refining a profitable business? John D. says so. What made Rockefeller the richest man in the world, anyway? *Oil, oil!* Yet he has only scratched the surface, with all the millions he's made. Money making at refining has only just begun. *Watch it from now on!*

And companies that not only refine oil but transport it through pipe lines—they will grow rich. In addition to huge profits from refining, Eastern Oil Refining officials estimate that its pipe line can handle 20,000 barrels a day. At 12½ cents a barrel, our pipeline profits alone should be $2,165 a day.

Here we have two modern refineries now building—the last word in scientific construction—in addition to a modern pipe line of 30,000 barrels daily capacity from Brockhurst Oil Fields to our

refinery. All rapidly being built in the heart of a young and thriving oil country, where new derricks spring up overnight, development is at fever heat, lease traders buying everything they can get, experienced oil men aggressively rushing development, the country is all a-throb with newcomers anxious to get it—

Right there—at the very heart of all these oil riches—we're planting these two modern refineries and this pipe line, in which you are today offered stock at only $15 a share. The biggest chance you ever had to make money, we firmly believe.

But don't think this stock will be $15 a share for very long. It won't be. It can't be. In fact, it's likely to jump to $20 almost any day. We warned buyers when Eastern Oil was about to go from $10 to $15, and those who bought before the rise are happy. So will *you* be if you secure *Eastern Oil Refining and Pipe Line Stock* before it makes that five-dollar jump, which might happen within twenty-four hours.

In these fast-moving times the *hesitator* never gets anywhere. The hoper is left far behind to ponder dejectedly over what might have been. He's afraid. He waits while other men walk in and make money right under his very nose.

"Our doubts are traitors and make us lose the good we oft might win." Don't let doubt cheat you out of this stock. Remember, it isn't just "oil stock," it's *refinery and pipe-line stock.* A sound manufacturing and transportation business. Not a hope, a delusion, or a snare. So don't let the day come when you will say to yourself—

"If I only had bought when they advised me to! If I only hadn't let my hesitancy stand in the way! If I only had realized that the refining and pipe-line business is substantial—that all the world must have oil—that with each new dawn thousands of oil-consuming motor cars, trucks, tractors, airplanes, and countless other engines are being turned out of hundreds of plants—all to consume fuel and lubricating oil! And to think I could have gotten Eastern Oil stock at only $15 a share—if I only had grabbed the chance when it stood holding out its arms to me!"

Now, in making up your mind how much you will buy remember that dividends cannot be far away, because both refineries and pipe line will be rushed to completion as fast as material, labor, and weather will permit. Therefore, when you fill in the blank below and attach check, you wisely reserve stock at the present low price—you protect yourself against the inevitable rise.

After reading the enclosed booklet it is time for you to decide and act. *Buy at once!* Don't wait. The "waiter" gets only life's small change. You want the big money!

Yours very truly,

SECTION EIGHT

Letters That Sell Instruction

Seeking Pupils for Schools

LETTER TO PARENTS ABOUT A BOYS' SCHOOL

Here the writer brings out in detail most of the important essentials in the education of a boy. Such a letter is sure to receive the serious attention of an anxious parent. Dignity and constraint lend emphasis here.

Dear Sir:

Lancashire is the school that understands boys. Not only how to teach them, but how to develop the best that is in them.

The boy is taught to *like* study. He is—

Trained to develop himself, physically, mentally, morally.

Shown the value of independence.

Imbued with initiative and self-reliance.

In the public school you can't choose your boy's teachers. There it's almost an impossibility for you to supervise directly his work, his play, and the choice of his friends. But you *can* control these when he enters a private school where you know his ambitions will be aroused and directed along right lines, the best in his individuality developed, and his natural abilities cultivated in full.

You may be at a loss in choosing the right vocational training for your son. The selection of his vocation is exceedingly important. The problem weighs heavily on every thoughtful parent. Upon its correct solution depends the boy's entire future.

Lancashire School for Boys offers definite solutions of your problem. It is pre-eminently a school of individual development. Here there are no cut-and-dried forms. We do not try to mold each boy in the same crucible.

Boys are permitted to take exactly the course needed to prepare for their chosen professions. They are taught in classes of from two to five, or individually. The size of class the boy enters and the amount of work he is permitted to undertake are determined by careful physical and psychological tests.

Lancashire methods have produced remarkable results. Boys frequently do two years' work in one year under our system. Of

the 800 boys prepared for college in the past nine years only nine failed to enter.

In the business, professional, and technical world graduates of Lancashire are *looked up to* in their particular vocations. Almost without exception Lancashire men have made notable successes.

Through companionship with sons of representative American families your boy's innate refinement is cultivated. Correct taste, good form, a fine sense of discrimination, courteous, democratic bearing toward his fellow-men, the saving grace of humor—all these essential qualities of a man are instilled into his impressionable mind.

Athletics in all rational forms are indulged in at Lancashire. Our policy of moderation in physical training has been favorably commended by parents of our students, and also by medical authorities. Your boy is taking no risks when he enters athletic events at Lancashire—our physical director does not permit forms of recreation that are dangerous to life and limb.

We would like to send you a complete catalogue of this school. Also, our Registrar will be delighted to consult with parents, either by mail or through personal interview at the campus.

We urge that you visit Lancashire. The true atmosphere of this school is appreciated only by actual contact. Your visit will convince you that the development of your boy's character is well entrusted to this institution.

Yours very truly,

A SCHOOL'S INQUIRY-GETTING LETTER

This letter strikes deep at the parental concern for the child's future. It is designed to get inquiries or bring about a personal visit by parent and child. The letter argues well the sincerity of the school's motives toward pupils.

A Short Cut to Advancement for Your Son!

Dear Mr. Perry:

You are deeply concerned over you son's future. You want him to take advantage of every short cut to Personal Advancement. You want him to be Successful. You don't want him to go the hardest road—the most difficult way—through slow, old-time, or inefficient methods of instruction. This is a day when Efficiency and Special Skill are well paid for. *We give him the training for which there is a great demand.*

The Madison Institute gives so many special advantages it is hard to enumerate them all. Our *new individual method* of teaching stenography, typewriting, bookkeeping, and secretarial work places the student *ahead* of his fellows. This New System is the delight of parents everywhere. Your son will find it the easiest, simplest, and most understandable. It makes everything *twice as easy.* It is in keeping with the time. It advances the student with surprising

rapidity—its methods please him personally—they fulfill his expectations and gratify his dear ones and friends who wish for his success.

This is a school with a Heart and Soul. Not just a cold-blooded institution that handles every student by a cut-and-dried system. It takes a *deep, sincere, genuine* personal interest in him. He is instructed according to his particular aptitude for the work he has chosen. We analyze his character, we study his disposition, we examine his fitness and natural abilities—all in order to prepare an *individual plan of study* for him, and him alone.

For your sake, for your boy's sake, I would like to meet him personally. Why not bring him to see me? Not with the idea of entering this school, but because our personal talk may prove a fortunate and profitable one for you both. I will be perfectly frank with you about it all. I have every student's interest sincerely at heart, and it is this genuine interest in *each one* that has built up an enviable name for the MADISON INSTITUTE.

The Business World is calling—calling—calling! Efficient people are wanted in every line. Salaries are higher than ever—positions are plentiful—your son has no time to lose.

The catalogue enclosed gives you full information. After reading it, I again suggest: *Call and see me. Bring the boy.* No obligation—not the slightest. I will be glad to see you both—and it is my solemn duty to advise you frankly, impartially, and honestly in this matter.

The sooner you come the better. Who knows? This visit may have a lot to do with your son's whole career!

Sincerely yours,

GETTING STUDENTS FOR TELEGRAPHY SCHOOL

A reasonably priced course in telegraphy is offered to the ambitious student seeking a vocation. The shortness of the course and the fact that the student is ready to earn a substantial salary immediately after its completion are strongly emphasized.

Dear Sir:

Answering your letter, I am happy to say that our catalogue is on its way to you under separate cover. As one who is ambitious and alert, you will find it intensely interesting!

It fully explains our course in successful Railway Telegraphy. Read it carefully. It will enable you to realize quickly the value of a training in Telegraphy and the many advantages of our system of instruction.

Telegraphy is one of the best paying professions a young man can take up. Think! It requires only five to six months to complete a course and secure a position paying $75 to $90 a month! You will agree there are few professions that can be mastered in

so short a time—that is, professions that would be as profitable to you.

Our course of instruction is very thorough, yet so planned that it is a pleasure to study it. It embraces every little detail of the work. Our graduates are fully qualified. They go direct from school thoroughly equipped, efficient, confident, to positions on every large railway in Canada, receiving full union wages from the start.

It is our aim to make every student a complete success. We want him to be a living example of what our school can do for the young man who *means business.* As a result of our efficient instruction, this school has the reputation among railway officials of turning out the best telegraphers in Canada. We are proud of this. It is our intention to hold that reputation for all time.

We have started many young men on bright careers—with success assured from the beginning. We firmly believe we can do the same for you.

There never was a better time to learn Railway Telegraphy than right now! Railway business all over Canada and the United States is better than ever. Traffic on all lines is greater now than at any other time in history! This country, as well as the United States, is just facing big years of tremendous activity in railroading, manufacturing, lumbering, milling, etc. All go together to make up a busy, prosperous Dominion.

The demand for products of Canada is now greater and is bringing more prosperity than ever. With such conditions prevailing, don't lose even one day in taking advantage of the splendid opportunity within your grasp.

The tuition for the full course, including books, stationery, and all printed forms, is $60. This is less than your first month's salary after you are graduated.

When you advise us you are coming—as you may not be familiar with Ottawa—we mail to you our school colors to wear when you arrive. This enables our representative at the station to recognize you. He will accompany you to the school, assist in selecting a boarding place, look after your baggage. We help you secure good board and room at $6 to $6.50 a week within a few minutes' walk from the school.

Decide! Make a start. Don't wait. Take the short cut to success. It is Railway Telegraphy. A good salary awaits every telegrapher who qualifies. You can and you will. Sit down and write us at once just when you can come. It is your journey to achievement—prosperity—a bigger future—and the sooner you start the better.

Let us hear from you by return mail.

Yours for success,

PRESENT AND PAST OPPORTUNITIES COMPARED

This follow-up contrasts the splendid opportunities afforded students in telegraphy today with the hardships of the old days. The reader will feel that an assured future is his if he grasps this chance to advance in a desirable profession.

Dear Sir:

Every day we've expected to hear from you. Surely you received our catalogue. It explains the big advantages that Telegraphy is holding out to young people.

Let us urge you not to lose interest in this well-paid profession. You certainly would be doing yourself a great wrong. You have an opportunity I wish I could have had twenty-five years ago. It would have saved me years of hard knocks and enabled me to accumulate a substantial bank account instead of merely struggling along, doing my best to learn Telegraphy.

Things have changed since then. Twenty-five years ago there was only one way one could learn Telegraphy. That was as an humble roustabout in some railway station, picking up fragments of the business, doing all sorts of unpleasant duties while gathering scraps of knowledge.

But today your route to success is much easier!

You don't have to learn that way now. You have a fine opportunity today to begin a course of instruction that will teach you in five or six months what it took me three long years to learn!

In our school you have the constant, active assistance of railway men of long experience. They are ever ready to help you along. They know exactly what you require. They take a heart interest in you from the day you enter school until you are placed in a position in the railway service, at a salary you are proud of.

Our interests are bound up closely with yours, you see! We have every incentive to work with you and make you a trained Railway Telegrapher in the shortest possible time.

Why should you work hard day in and day out while others have the luxuries of a good income, when by prompt decision on your part you can become a qualified Telegrapher in a few months and have the satisfaction of knowing you can command a splendid salary all the rest of your life?

Have a definite goal! Start out after it today. Telegraphy offers you greater opportunities than any other profession you can master with so little expense and in so short a time. Your success is assured from the start. Men with less brains and ability than you have learned Railway Telegraphy and are holding good positions at big pay. *Why can't you?* Is this not the real chance you have been looking for?

I wish I could talk with you personally for half an hour. I would like to conduct you through our schoolrooms and show you all the equipment we have here to help you. I would like you to read the many letters from our successful graduates, now busy in their positions on railways throughout Canada. I would like to

explain to you the superiority of our school as compared with any other school in America, and why every day you delay entering is a downright loss to you.

A prompt decision by you is very important. Much more important to you than it is to us! You are wisely thoughtful of your future or you never would have written us. We are all ready to help you, and without a doubt this is your big opportunity.

If there is any special reason why you cannot grasp the great chance our school offers to you, let me know at once; write me freely, fully, and frankly; maybe I can easily help you fix it, and I won't hesitate to do so.

Come at an early date. Make your arrangements without further delay. Pack your trunk. Get everything fixed to go. Accept my personal assurance that the journey will mark the dawn of the most successful period of your life.

A bigger destiny awaits 'round the corner! And on the great clock of time there is but one word—*"Now."*

Yours very truly,

SHORTHAND THE DIRECT ROAD TO SUCCESS

The prospective student is interested at once in the little episode of the two girl students. Her desire to achieve what others have done thus is aroused.

Dear Student:

Miss A was a girl who determined to make her own way. Miss A—we'll call her Miss Ambition, though of course that wasn't her name—worked hard part of the day and studied Wells Shorthand in her spare time. She had a girl friend who was ambitious, too. Her friend attended another business college here. She worked hard at shorthand for three months—plugging away all day at an old-time system.

Then one night the girls met. One had studied one month, the other three months. They suddenly thought of an idea. They would make a "test"! They wanted to see what each had accomplished—who had done the best. They soon found out. A big surprise awaited them both. Miss Ambition could take dictation and read her Wells Shorthand notes better in one month than her friend could in three months.

So, you see, Miss Ambition was equipping herself in just one-third the time. She was one of those alert, ambitious, determined girls who take the short cut to success by the most efficient means. She had talked to many other girls who had wasted months on *antiquated* shorthand. She had seen them struggle along on small salaries with meager prospects. So she made up her mind that when it came to shorthand she was going to find the best and quickest.

She found Wells Shorthand, investigated it thoroughly, compared it with all others, and made up her mind it was her primrose path to prosperity.

With other girls learning Wells Shorthand in one-half the time it takes to learn other systems—with other girls getting good positions right at the start instead of spending months practising, practising, practising—with others winning quick success through the wonderful Wells System—you who have the burning ambition to get a real start quickly, yearning for a good salary—of having better clothes, better environment, broader opportunities—you will make a grave mistake if you do not quickly grasp this opportunity to learn Wells Shorthand.

Here is my offer to you today. It proves that the Wells Shorthand College is an institution with a heart and a soul, interested in the welfare, the success of every pupil. My offer is, of course, subject to your prompt acceptance.

If you want to begin Wells Shorthand at once, don't hesitate. Come right away. Our school matron will take care of you, get you a good boarding place, help you in all arrangements. The school assists in getting you a position when you are able to fill it. Our tuition is $15 a month. Pay $5 if you want to; easy terms on balance. You get our written guarantee you can write Wells Shorthand better in three months than you can any other system in six months. Not alone do I guarantee this, but I furnish you with a typewriter free so you can perfect yourself as stenographer and typist. If you finish in three months, you become a stenographer at the low tuition cost of $45.

You have not a week, not a day, not an hour, not a moment, to lose — fill out enclosed enrollment blank, attach a five-dollar money order as payment on first month's tuition, and start at once, by day, by night, or by mail. Opportunities are all around you as never before! More positions are open for ambitious women every twenty-four hours. Opportunity is holding out that glorious chance you've long dreamed of!

Make up your mind now. Don't promise yourself to start tomorrow or next week. *Start immediately.* Other girls are walking right into splendid positions and good salaries. You can get them, too. Fill out the blank now. Hopes and dreams crystallize into achievement only by making a start. The way to do a thing is to *get right at it.*

I am here to help you in everything that will contribute to your success; to help you get in with the right people. You *can* succeed and you *will.* So I shall expect to hear from you by return mail.

Your sincere friend,

SOLICITING PUPILS FOR A BUSINESS COLLEGE

Here an earnest appeal is made to the student's desire for progress in business life. The letter explains how the training lays a secure foundation for greater opportunities.

Dear Mr. Smith:

There are two kinds of people—those who always are getting ready to do something and those who go ahead and do it.

You want to be the man who goes ahead and does it. You want to be numbered among the successful ones who did things instead of dreaming them—did them *right now.*

Right now the MASON BUSINESS COLLEGE can thoroughly equip you with the *know-how* that will carry you forward surely and swiftly. *Right now* this school can give you that better training that leads straight to a big salary and a responsible position. *Right now* the "college with a record of promises fulfilled" can make you a failure-proof man, sure of himself, firm in his knowledge of what he can do, certain of success.

The reason this school has produced so many efficient young men and women is that it is more than a mere "business college." We teach business conduct as well as the conduct of business. Business principles as well as business principle! These things are as deeply important to the student as is the technical knowledge we instill. You never can go wrong in business with the right business standards.

To be trained is to be necessary. To be untrained is to be unnecessary. Make the world need you and you'll never need the world. Come to MASON COLLEGE and capitalize your intelligence at its highest value. The training will pay you big dividends all your life.

MASON BUSINESS COLLEGE is the haven of high-efficiency people to which employers turn when they've a job worth while for a man worth while. So when you come to MASON COLLEGE you'll have a chance to seize the opportunity after preparing for it. Your MASON training is the passport that opens the door of every business office where real ability is in demand.

I want to know you and want you to know me. I want to know your hopes and ambitions. When you get this letter, whether you intend to come to MASON or not, sit down and write me fully about your plans, just as though you were talking to your own father. You never will be sorry you did. That letter may change the course of your whole life—who knows? Why not write today? Today's better than tomorrow. *Today always is.*

Sincerely yours,

VALUE OF HIGHER-PRICED SHORTHAND COURSE

This letter explains the features of a high-grade shorthand course and the splendid business future it assures the student. The reader is shown that the higher price of the course will be returned to him many times in his rapid advancement.

Dear Student:

"The thing that doesn't cost much isn't much."

Cheap shorthand is a speculation. You want the kind that hastens your success, that is a short cut to a better-than-ordinary position, a broader future, and a bigger salary.

They say, "Ability without dependability usually doesn't get very far." Even if you write shorthand, but can't depend upon your shorthand to lift you to where you want to be, you've learned the wrong kind.

Everybody wonders why WELLS shorthand costs more. They wonder at first. It's just human and natural for them to do so. But when they realize its wonderful job-getting powers, its quick, easy readability and writeability, every student is more than eager; he is *anxious* to learn it at once.

The same thing will happen to you. You will find WELLS shorthand *startling in its simplicity.* You may learn to read and write 100 words a minute, 150 words, or any higher speed in *half* the time this same speed is obtained with any other system.

Here's the marvelous thing about WELLS shorthand. The wonderful syllabic system writes a whole syllable of two and three letters with one stroke. Other systems write a stroke for every letter. WELLS shorthand is guaranteed twice as legible, readable, accurate. That's why you can't afford any cheaper tuition, even if WELLS cost thrice as much—but it doesn't. It is the best for private use, office work, reporting, for medical and scientific writers—for all writers in all fields.

You master it in half the time you do any other system. With WELLS shorthand you're likely to find yourself "a two-hundred-dollar man" sooner than you ever dreamed.

It can be learned by mail or in person, by day or at night. If you learn by mail, we put a typewriter and a dictating machine into your home for five months. The total cost for this course is $75. You pay only $15 a month. This includes *individual instruction,* guaranteeing a speed of 150 words a minute. Some WELLS writers have written 250 words a minute after six months' study. The course includes touch typewriting, English, spelling, letter writing, billing, etc., qualifying for positions as expert stenographer, private secretary, reporter, and other desirable opportunities.

When you complete this course and pass a final examination you are given a "certificate" under the seal of THE WELLS COLLEGE COMPANY, INCORPORATED. This school grants you a degree the same as any college or university. You will be given a degree of Master Stenographer. Your certificate is a passport through the gates of

achievement. Every business man will know you are a master at your work—you are sure of yourself and he will be sure of you.

Spurn cheap things. Be a two-hundred-dollar man—or even bigger. Take a real shorthand course. I'll show you how. Seems strange, perhaps, but there are many more better-than-ordinary positions than there are cheaper ones. You can depend on completing this course in four to five months. Some apt students complete it in less time. There is no extra cost if it takes longer.

You gain these surprising results because you learn an efficient system of shorthand. And you are not held back by slow students as you would be by the "class" method. The WELLS System is for men and women who want to qualify for the higher-class positions, who want to make every minute count, who have no time to lose.

Write me at once, if you are in dead earnest—if you are anxious to rise above the crowd—to get ahead, to elbow your way to a *big place really worth having.*

Investigate—try WELLS shorthand one week. I'll prove everything I've said or refund your money. Write me today. Your walk to the letter box is a step in the right direction.

Yours sincerely,

SECURING DANCING PUPILS BY LETTER

The reader's doubt of his ability to learn is greatly lessened by the explanation of how the individual method used will make the lessons easy and pleasant. The simple wording of the letter enhances its productiveness.

Dear Mr. Smith:

You've put it off. You've delayed. You've doubted, perhaps—

It isn't that you don't want to learn to dance, but maybe you've thought it would take you a long time. Or you may think you won't be graceful. Or is it that you imagine the Fox Trot, One Step, or Hesitation more difficult than it really is? Or perhaps you see people dancing them and say to yourself: "Oh, I simply couldn't learn that!"

I can make a dancer of you more quickly and more easily than you ever dreamed it could be done.

Eighteen years of study and practice have perfected my methods. I make the most timid, doubtful man or woman dance easily, gracefully. I can teach you perfect confidence in yourself, and free, rhythmic movement—without any of the difficulties you've imagined.

You can quickly convince yourself of this. Make an appointment with me right away, and after you've taken just one lesson I know you'll be genuinely happy over your swift, easy progress.

Our pupils everywhere speak for us. You will do the same. Get to the 'phone and make that appointment now. After the first lesson you'll be deeply enthusiastic, and glad you started.

Yours very truly,

Instruction by Mail

SELLING AN ADVANCED COURSE IN ADVERTISING

The offer is simply expressed, on the principle that the value of the course is obvious because of the writer's reputation. Including the reader with the big men of the profession is a tactful appeal.

Dear Sir:

You may be interested in my de luxe instruction course in Advertising Writing.

I am coaching several hundred of the "big guns" of the selling and advertising fraternity. They want to know how to drive home the buying thought more efficiently.

They send their copy once a week for ninety days. I instruct them in the newer psychology of it all. The plan works wonderfully. Everybody seems enthusiastic.

There are so many better methods of *making up the other fellow's mind* which would add fully 50 per cent to the productivity of your work!

This ninety-day tuition costs $300.

It's money you'd get back quickly through increased earning power of your copy. Think it over.

Yours sincerely,

SELLING A COURSE OF INSTRUCTION TO WOMEN

An answer to inquiry in which the ambition of the reader is taken for granted. This letter gives no details, but simply introduces the booklet and dwells on the opportunity revealed therein.

Dear Madam:

We have just received your letter and are glad to send you by first mail that inspiring, helpful booklet called "New Paths to Success."

This is a very personal and important matter to you—this letter, and the booklet, too. Therefore, we hope you will accept its frank statements purely in the spirit in which they are intended—solely for your future benefit.

No matter who you are or what your position in life, you are either forging ahead, standing still, or falling behind. Your success never will depend so much upon your natural ability as upon your determination to grasp your opportunity when it is presented to you. It is here—right here—now—today. Right in the booklet we enclose.

You are ambitious. The evidence of it is the fact that you wrote for the booklet, which we forwarded to you with pleasure.

Read every word of it. Read it thoughfully. It may mean everything to you.

You will find its contents so convincingly true that you cannot get away from them. We hope this booklet will be the means of opportunity to more women than any other book of its kind ever published.

We believe this is the real chance you have long looked for. Across the shining threshold of the future we can see bigger, brighter things for every earnest, ambitious woman who is willing to strive for them.

No determined woman stops at "ifs" or "ands." Remember that "*If* is the epitaph of the Tomb of Opportunity." Are you going to be one of those who reached out and grasped their opportunity when it stood before them opening wide its arms?

Yes, yes, of course you are!

Then, after you read the booklet, sign the enrollment blank enclosed, pin thereto your first payment, and get them into the letter box before the dawn of another day.

Yours for Success,

SELLING MAIL-ORDER INSTRUCTION AND IDEAS

The object of this letter is to sell mail-order plans through arousing the self-confidence of the reader and showing him the way to an independent business of his own. This intense style of writing is not, of course, adapted to every kind of proposition.

Dear Mr. Smith:

I want to congratulate you sincerely on answering my advertisement. I believe your ambitious action in so doing will mean a whole lot to you, if you take advantage of the opportunity I'm willing to offer you—if you follow your idea right up—the idea that made you write me—the idea to *be* more and *do* more and *have* more in this life. The world of unsuccessful people is a world of wishers, hopers, and hesitators, held down by foolish doubts and empty fears —endless thousands of bright, fine fellows whose *wishbones* are where their *backbones* ought to be. They are inexcusably afraid, halting, timid, all because they think money making is a mystery they never can learn.

Just listen! I formerly was situated something as you may be today. I was just "a fellow who had a job"—nothing more. I never really thought I'd ever be anything more. I got average wages and economized eternally. I knew people not half so intelligent as I, but ten times more successful, who rated me a "dub," and, believe me, dear friend, the thought was more bitter than the Gall of Goliath. I didn't have many of the things I wanted. Had mighty few! I wore cheap suits, cheap shirts, collars, socks, underwear, cheap hats and shoes. Other men always seemed better dressed. Other men got more out of life. Other men had things easier and

had more fun than I. Other men had more confidence than I. Other men had more of *everything* than I, except hopeless resignation to my lot. Ah! I tell you, it all seemed pretty black at times—this thing of living life without a look-in on things worth while.

I can point my finger across the country and show you countless fellows, no smarter than you and I, who now are making money from a very small beginning in the mail-order business. Man alive, think of it! You who have two good hands and a brain! It shows you that *in* these fellows was the ability, just as it is in countless thousands of fellows who are plodding along with their eyes to the ground. They had the ability, and only realized it when someone came along and set off the skyrocket of their ambition. Started them, just as I'm going to start you, unless the doubt-bug or fear-worm gets in its work and holds you back, as it always will unless you flatly, firmly refuse to let it!

Excuse me, dear friend, for talking so plainly, but plain talk, like the arnica you put on a burn, stings like blazes but goes straight to the spot. Plain talk stings good men to action, prods their pride, and puts them on the path to prosperity. I know of one little weak woman who started a mail-order business with a beauty cream costing her 5 cents a jar, which she is now selling to thousands at $5 a jar. Imagine! But get the right thought deep into your mind. It wasn't the cream that made this success-miracle. It was the little woman—her pluck, perseverance, her downright determination not to work for others, but to have others working for her.

And here's a nice thing about this wonderful business: Your wife, in her leisure hours, could start it bringing in orders. She can devote part of her time to it in the day, and you can help her after you come home from work. You won't have any office expense. Operate it right from your home. You can have orders coming in from all quarters. You can sensibly hold your present position until the profits of your new enterprise make it foolish to work for the boss any longer. All this, mind you, is not a vague and distant dream. It is right here, right now, this very moment, *within your reach.* I'm waiting at the other end to send you the entire equipment that will give you that real start toward Independence.

My offer to you makes it so easy! All the valuable experience that brought me success in eighteen months, all these twenty complete, detailed plans of result-getting advertisements, powerful follow-up letters, convincing circular matter, valuable mailing information, sources of supply, productive ideas, profitable mailing secrets, and instructions in the methods of mail-order business—all of this I am perfectly willing to send to you on receipt of $15, trusting to your honor, when your new mail-order business is flourishing and you are happy, to send me $85 more, at the rate of $10 a month, after you've made your first profits.

Make this move at once, and in a very little while your daily orders will increase, your profits begin to mount up until you are on the sure-enough road to Prosperity.

Yours sincerely,

INSPIRATIONAL LETTER ABOUT SHORTHAND

This school letter starts out enthusiastically in the very first line. It points the way to economy of time and effort for the student who is ambitious to become proficient in shorthand without unnecessary delays.

Dear Student:

You are in wonderful luck these days!

You are gloriously free from the hardships, the disappointments, the heartbreaking obstacles, that confronted the shorthand student of former times. The student of today has many, many things to be grateful for! He should be thankful from the bottom of his heart that such wonderful progress has been made in the teaching of Shorthand.

Fifty years ago it took six weeks to cross the plains in a prairie schooner. Today people travel greater distances in three days! But the same improvement has not happened to Shorthand, strange as it may seem. Today it takes most schools nearly twice as long to teach Shorthand as it did thirty years ago! Think of it! Textbooks have been padded and lots of things inserted to lengthen study and get extra tuition for the school. This is almost unbelievable, but nevertheless true.

Sterling Shorthand emerges triumphantly, rising high above the rest and beckoning wide-awake young men and women by the thousand—as their shortest path to Success.

Sterling Shorthand means a guaranted speed of one hundred words a minute, with Typewriting and English, *in three months*—all for $75, with no extra charge if it takes longer.

Sterling Supreme Shorthand means a guaranteed speed of one hundred and fifty words a minute, especially for secretarial and governmental positions, with Typewriting and Civil Service, *in four months*—all for $100, with no extra charge if it takes longer.

Student after student, grateful of heart and ambitious of spirit, is going forth to Success, equipped through the new, easy methods of the Sterling System. These methods are truly remarkable. They are a revelation! They bring happiness to every student through *simplicity of principle,* whereby he or she may learn in *half the time* and with half the trouble it takes to conquer other systems.

You haven't a month, a week, a day, an hour, to waste—not a minute! You want to learn the best, newest shorthand—the kind that will push you forward aggressively, with no waits, no disappointments, no fall-downs! And you haven't a mint of money—you must get that success tuition as reasonable as possible.

Our rates are within reach of every ambitious young man and woman in the country. If we could teach this amazingly swift Shorthand System for less and make enough profit to live on, we would gladly do so. For this school has the real, old-time teaching spirit—and not the Greed of Mammon.

Sterling Shorthand is twice as readable, twice as accurate, twice as easy, twice as simple. It conquers triumphantly in every test—it

makes friends quickly because it is founded upon new and efficient principles—the principles of Today and Tomorrow, not Yesterday.

These days no young man or woman can afford to stand still! The student must be careful not to waste time and money—nor to waste opportunities. Look well before you leap into Shorthand!

Sit down and write me at once—just as you would your own father, mother, or brother. Tell me *all* about your ambitions and just what you want to do. My reply will convince you that you are on the right track—and very soon your progress will bring to you the gratification that comes from knowing one has chosen wisely and well.

Don't wait—now's your glorious opportunity!

Sincerely your friend,

NEWEST, SWIFTEST SHORTHAND IS IN DEMAND

In this letter the student is fired with the spirit of learning the very newest and most efficient methods, and avoiding the antiquated ideas that delay his progress and lessen his opportunities for quick advancement.

THIS NEW, EASY SHORTHAND STARTLES EVERYBODY!

Dear Ambitious Friend:

Times are changing. Events move swiftly. Young people are waking up. They are gloriously in earnest! They are up-and-doing, eager to succeed.

They are no longer satisfied with old methods, old ideas, old educational systems. They want something right up to the hour! It must be strictly the newest, fastest, most efficient—it must be right-on-the-trigger in *getting results.*

You've heard of certain kinds of Shorthand for years. You doubtless know of this or that school—and how it has always taught. You've observed how many schools still go along in The Jog-Trot of Yesterday. *Beware of them!*

These old methods are costly to the Ambitious. They are often fatal to the student's entire future. They cost him or her months or years of salary—months or years of lost opportunities. They hold the student down. They minimize his chances. They start him toward mediocrity instead of a future worth while.

Sterling Shorthand looms on the horizon of ambitious young people as a glorious evolution, a big help, a blessed boon—in the march toward Success.

This marvelous new system is inspiration itself! It fires the student with a greater aim. It is so much newer, simpler, speedier, easier to grasp—*satisfying.* No weary months of grind. No long, hopeless waiting. The student grasps his principles like lightning—it fits into his nature. All the obstacles, the difficult-things-to-get-around, have been removed.

Sterling Shorthand and Success are a part of each other—Sterling Shorthand is a part of *your* Success! Sterling students

go forward rapidly wherever you find them. They are getting good salaries. They are forging ahead in many businesses and professions. They are alert, efficient, accurate, and please their employers.

There are so many wonderful things about Sterling Shorthand that no mere letter, pamphlet, or booklet could tell you all about it. *There are so many features* that will prove interesting to you. So many *easier ways* that prove a continuous round of revelations to the student.

Investigate it! Yes, surely. *Investigate* by all means. For your own good, for the sake of your progress. For the sake of your high hopes. For the sake of your future. For the sake of your own pocketbook. For the sake of those who deeply wish for your success.

As the principal of this school, I write you with a keen interest in seeing you succeed beyond your fondest expectations. Write me fully by return mail, ask all the questions you want to about this wonderful new shorthand, carefully assure yourself it is superior to all others—and you will receive helpful suggestions that will make you glad you wrote.

Your friend,

Story-Writing Instruction

A NEW BOOK FOR ASPIRING WRITERS

Here is a rousing letter to the man or woman who longs to write plays or stories. It describes a course of instruction that will ease the way to success.

Dear Sir:

You are welcome to "The Ambition Book" enclosed herewith.

You've perhaps wondered how people write all those successful magazine stories the world reads. You've perhaps wondered how they write the many photoplays that thrill thousands nightly. You've often thought you could—maybe. Ah, yes! You've perhaps wanted to write—with all your heart—with your inmost being. If that is true, then listen! We've some great news for you today—some glorious news!

We have just published the most remarkable system of New Easy-Method instruction on this subject that ever has been produced. It is called *The Writers' Guide.* The master system by a master writer. A 120,000-word book of long-looked-for revelations! A new, easy method of story and photoplay writing. This is the book of magic for writers—the book that thousands of aspiring men and women have long needed—the book that will *tell them how,* written by Robert L. Anthony, one of the literary authorities of the present day, who is editor-in-chief of the famous Writers' Bureau of Philadelphia.

As he is the director of a large literary institution, over 10,000 writers have in the past appealed to Mr. Anthony for guidance in the conception, writing, correction, and sale of their stories and photoplays. Hundreds of these writers will be overjoyed to hear of his new method. They know what his years of ripe experience will mean to those with the burning hope of literary recognition.

This new system was compiled by Mr. Anthony after years of careful preparation. It reveals all the fundamentals of story and photoplay writing so simply you will wonder why there are not millions instead of thousands of successful writers.

You will see how easy it is to write an interesting story or photoplay. You will wonder why you have always doubted your own ability to paint in words the happenings of everyday life which others have woven into romantic stories or realistic photoplays. You've perhaps not only wondered how people write, but where they got their ideas—you've perhaps thought it was some mysterious process. You've been wrong in that idea, just as have thousands of others. Mr. Anthony's new methods reveal how easily story and play material is found; how easily minor incidents are used for an entire story; how situations are developed, stories and plays conceived, planned, polished into perfect form—to go on the screen or into the magazines.

The book tells how authors sell their photoplays and stories—the easiest, surest way to get them before the film and magazine editors; contains answers to all the questions you've asked yourself about writing—if the spark of literary ambition burns within you. For, remember (and in this thought there are big possibilities for you) that the finest stories have not yet been written, the best photoplays are yet to be filmed! You have as much right to feel that you can write them as anybody else has! You can, if you try hard enough. You will, if you first learn the correct fundamentals of writing. There is a short cut to perfection in this fascinating profession—and that short cut is found in *The Writers' Guide,* by Robert L. Anthony.

Of course, you do not want to write stories and photoplays just for glory. While you have a worthy ambition and want all the laurels that go with literary fame, still you are not unmindful of the large sums annually paid to the writers of this country. You know that authors and playwrights have become rich and influential—world known, admired, sought after, fêted—pointed out on the street, in cafés, at theaters, clubs, and public gatherings.

So we believe there are big possibilities for you in the book we are now describing—if you will make up your mind to *get it* and grasp the opportunity held out to you!

The book enclosed will tell you the rest. You run no risk in buying *The Writers' Guide* at once—you remit on our guarantee to refund your money promptly if not satisfied after five days' examination. We are glad to make this offer—you should be glad to accept it. Don't wait—get your order into the mail today!

Yours for success,

FOLLOW-UP ON BOOK OF INSTRUCTION

Here the writer pictures the glories of successful authorship in a way that awakens new resolution in the mind of the reader. This letter brought very large returns.

Dear Sir:

The world of story and play writers is no longer the improvident, ragged-elbowed, starve-in-a-garret fraternity of old. No, indeed! Many of the story kings these days cruise around in big limousines, have elegant country houses or town houses, live in the highest social spheres in America. You know that as well as we. And why shouldn't they? What a *glorious* thing to have "the children of your brain" producing handsome royalties that come in regularly for years!

And these fortunate writers—to whom these royalties actually are coming—are they so very different from you? Didn't they have to start, just as you do? Didn't they make many false, despairing starts before they struck the right road? Didn't they at first doubt their ability to do big things, just as you may now? Don't for one moment think they had any mysterious qualities that you don't

possess—you are wrong if you think that way—you have in you everything they have, only it hasn't been brought out—and that's exactly what the New Anthony System of Story and Play Writing is for!

It is planned not alone for the hopeful beginner, but also for writers everywhere who have been partially successful and who are anxious to reach a higher place in literary achievement—and the greater cash rewards that go with it.

This system embraces a complete course of instruction in *how to write* stories and photoplays, *how to get ideas* for them, and, finally, *how to sell them.* Not alone does it teach the very rudiments of writing, but it *explains the art of conception itself.* It goes more deeply and more thoroughly into these fundamentals than any other book of the kind ever written. It is so simple, explanatory, and satisfying that it easily solves all the little preliminaries that govern writing—and also the big ones you may have considered insurmountable obstacles.

We want you to have a copy of *The Writers' Guide*—you do yourself a real injustice to go without it. With all the wealth of hints, helps, suggestions, ideas, solutions, advice, and general information it contains, you are armed with a whole new equipment for story and photoplay writing that should soon place you on the high road to the rewards of a literary profession.

Why, think what your family and friends will say if, after getting this book, you some day blossom out as a real author or scenario writer! All the world will pat you on the back if you make good. Everybody applauds the successful man or woman—sometimes even one's enemies.

And here is the fine thing about being a successful writer: You don't have to keep an expensive office or costly place of business—you need have no expense whatever in that direction. You can earn big money right from your own home, writing in your leisure hours, with all the comforts and pleasures of your home environment—and if you make real progress and grow more successful, then you don't have to get down to business at a certain hour—you have no one to boss you—you become independent, comfortable, happy, with the knowledge that a typewriter or a mere pencil and paper are the only things you need to bring in checks from magazine editors or royalties from motion-picture concerns!

This success book, *The Writers' Guide,* will be sent to you postpaid upon receipt of $3. You then examine it carefully; you even keep it five days, and, if you think you can learn to be a successful writer without it, send it back and get your money.

Hesitate no longer—for the hesitator's stories never have been read and his photoplays never will be filmed!

Put your order into the mail before you lie down to sleep tonight. It may mean for you the dawn of a new tomorrow.

Sincerely your friends,

GOOD LETTER TO AMBITIOUS GIRL WRITER

To the discouraged young author this letter brings a world of new hope and inspiration. The intimate personal tone is effective because the letter sympathizes with the author's problems.

Dear Miss Brown:

Your original inquiry again was brought to my desk this morning. I have been asked to reply to you personally. And I'm glad to do so—especially since I've read your letter.

I cannot help but feel an interest in you, your hopes, your dreams, your worthy ambition—your eager desire to make a name for yourself in this beautiful, romantic, and fascinating life-work—the writing of plays and stories to amuse, charm, thrill, and educate humanity.

You want your readers to grow fond of your stories. You want them to greet every fresh narrative from your pen with that eager, warm, deep pleasure—that glowing inward anticipation of happy hours to be spent with the characters you create—the dear children of your brain—amid the scenes your pen will learn to weave skillfully upon the reader's picture fancy.

You want them to love and sympathize with your heroines and heroes. You want to move them to laughter, tears—even hatred. You want them to follow breathlessly the stirring adventures and sweet romance of the lives you picture.

Yet, with all these yearnings, you did not reply to our last letter. You remember Mark Anthony said: "Ambition should be made of sterner stuff." You must not let your noble dreams go to waste, to wilt, to die—to end in defeat and failure. You must take heart and have the courage of your convictions, the determination that conquers all. You must have resolution enough to go right ahead. You must have will enough to *have your script read immediately*. You must have bravery enough to remit today the small fee that pays for our time.

Who would let a mere mite of money stand between him and his divine ambition—his highest purpose, his greatest aim in life? If you haven't the boundless faith in your own work (and ability to improve it) that overcomes such a little thing as a paltry piece of silver, then you're not made of the metal that turns out successful writers and enrolls their names in the hearts and minds of the world's fiction lovers.

Of course you are too proud, too honorable and fair-minded, to want us to render this valuable service free. You want to pay your own way and fight your own battles in everything. This fee is not a big matter. It's a little thing. A very little thing.

You should feel a real joy in getting your script read immediately. It may mean the crucial act of your life. It may mean the fulfillment of every hope. It may even mean a real regret that you hesitated as long as you did.

These precious days you are losing now! Ah, they mean everything to you! You must not let them get away. You must take

firmer hold of yourself. You must act. You'll never be what you want to be if you don't.

Send this reading fee at once. Hurry it to us in the very next mail. Put on your hat, take your letter and post it yourself without further aid. You've been doing yourself a great injustice by letting such a small thing hold you back.

Think! You expect the readers to buy your stories or pay to see your plays on the screen—you expect them to pay, yet you yourself have been unwilling to pay a small "admission fee" that may let you into the theater of fame and fortune.

"Yes, yes, you are right," you say. "I see it now." Well, it's never too late. The happy chance still is before you. Prove your earnest purpose at once by forwarding the small fee we ask for something worth everything to you. We will then know you are worthy of every assistance we can lend you. We will know you have the writer's mind and heart and soul.

And with these you should have as great a chance of success as any gifted weaver of romance whose stories you now admire, whose success fills you with envy—the longing to rise triumphant o'er all your hopes and fears—to reach the author's isle of bliss and all of its sweet rewards.

Your sincere friend,

SECTION NINE

Letters That Sell Books and Magazines

Books

A STRONG APPEAL TO THE DESIRE FOR SUCCESS

The big question of faith is used as a clever and unusual approach here. The reader is shown that he can be a bigger man through reading this book. This is a "freak" letter in that its approach is contrary to the rules, but it made good.

Dear Mr. Walker:

I don't know whether you'll believe me. I hope you will. Of course, if you won't, you won't. It's just a simple little question of *faith*. It concerns a book. And it concerns $3. I've the book. You've the $3.

Nowhere else is there a book that will do for you what this book will. And right now, for a thousand reasons, for your sake, the sake of those you love, the sake of your prospects, health, happiness, pride, principle, your life's ambition, you should *get* this book and burn into your memory every thought it contains. The book is called "The Greater Life," written by Morgan Armstrong, M. S., Ph. D. In its 600 pages are four courses that mean much to you:

1. Personal Power in Business: Executive Ability.
2. Economic Laws: Principles of Successful Business.
3. Turning Brains into Bank Balance.
4. Ways by Which Man Can Attain Success.

This book will grasp you by the hand, look you in the eye, and tell you plainly what will bring you the things you want in life. Of course, I don't know how big you are. I don't know how big you mean to be. *But this book has something vital to do with that right now.* It will do things for you that your most intimate friend cannot do.

It will point out to you just where you may be lacking in your business make-up. It will tell you all of these things clearly and truthfully. It is frank, forceful, and unafraid. It will make a

bigger, better business man of you. Don't resent my saying this. We all can learn. "The recipe for perpetual ignorance is to be content with our own knowledge."

This book will surprise you in many ways. It explains things you have noticed in other successful men and their methods. It will lay before you truths you must make a part of your business self in order to do, to dare, to dominate. Get this book. Get it right away. An order blank is enclosed. You'll be glad you parted with the price and gained *a wealth of winning ideas.*

Yours very truly,

FOLLOW-UP FOR BOOK ON BUSINESS SUCCESS

Another incisive letter that sharply aims at the reader's pride of accomplishment and his hope of being a bigger man in his line. It shows him how to turn the tide in his favor.

Dear Sir:

Every day you miss reading "The Greater Life" you're missing real triumphs in business—rich opportunities, golden ideas, cashable methods, suggestions, solutions of problems confronting you; things you need in your business battle; things you've wished you had.

Now, to be very frank, it won't make a great deal of difference to me if you lose this chance of reading "The Greater Life," but it will to you—*it will to you.*

"Oh, yes," you say, "he just wants to sell me his book and get my $3." Of course I want to sell it, and I want your $3, too, but—

What man of flesh and blood will let a three-dollar doubt cheat him out of all these helpful, new ideas? In "The Greater Life" there are Rockefeller-Morgan-Carnegie secrets of turning the tide of things in your favor, and turning it now—now! Not five or ten years from now, but today—A. D. 1920.

Laugh at the man who tells you that success is due to luck! That's the sob of the seat-warmer, the howl of the has-been. There is a system whereby *other* men rose higher, and *you* can. "The Greater Life" tells it to you so clearly a twelve-year-old could grasp it. It is the chart by which you can definitely lay your plans for broader activities and bigger rewards. It contains the success-seeds for new undertakings that make men rich and independent.

Grover Cleveland said: "Opportunity and accomplishment are two distant relations. *Seeing* the chance and *seizing* it are very different matters." This book opens new avenues of accomplishment—it is like some powerful tonic that redoubles your energies and gives you pluck and power.

Send for "The Greater Life" immediately; you will always consider this the luckiest three-dollar investment you ever made.

Yours very sincerely,

A WONDER BOOK THAT AWAKENS AMBITION

This letter offers a book which shows you how to be another man—a bigger edition of your former self; how to realize your ambition for the future. The reader is inspired to get out of the rut and go forward with new vigor.

Dear Sir:

You'll be another man from the moment you read "The New Goal."

Maybe that's a strong thing to say! Maybe it isn't; maybe I'm putting it dead straight: "You'll be another man." You're no different from the rest—the men of the hour—aggressive, success-craving, *determined to accomplish more today than they did yesterday.*

So if you, too, read "The New Goal," it will light within your breast the fires of new ambition, just as it has done with other men.

No, it isn't a long-drawn-out, high-brow treatise on success, or a lot of canned, theoretical, wishy-washy optimism. It's only a little bit of a book, but it holds a big, gripping, flesh-and-blood *command* that carries conviction. You can read it in sixty minutes, but in that sixty-minute session you get a fateful message that strikes fire and starts something.

No such thing as "The New Goal" ever before has been put into words. It is startling, wonderful! The surprise, the sting of it, gives you a new impetus in the right direction, a boost toward the big goal. You'll be another man from the moment you read it. Your family, your friends, your business associates, will notice it. They will see the big change and be glad!

The book costs a dollar, whether bought in Hackensack or Halifax. But you're playing safe—your dollar has a string to it. It isn't mine until you say so. You get it back if you're willing to give back the book. Get your order into the mail. Fate lurks at the letter box. Fortune waits 'round the corner. Who knows? The dollar you send may prove the dollar of destiny—and it's all at my risk, anyway—why hesitate? Isn't this letter my legal promise to pay back instantly?

Yours very truly,

A BOOK THAT BUILDS NEW BACKBONES

The reader is made to feel that this book holds success secrets which long have eluded him. The personal rewards assured to the purchaser are strongly emphasized.

Dear Mr. Gordon:

I've a little book that means worlds to you. It means more than you ever dreamed a little book could mean. It has within its pages the most startling and practical prescription for success ever written.

This small volume actually has changed the course of men's lives. And you can read it in an hour! That one short hour may mean more to you than a year of your life. Don't think I'm exaggerating just to interest you. I'm telling the plain truth.

Because of its influence upon the life of every man who reads it—its magical effect upon his purposes and plans—it is called "The Miracle Story."

Let me sincerely say that every day you delay reading it you are passing by something you've probably sought for years—sought, envied and admired in others—something that would give you the gift of getability—that power of cashing in on your abilities, of governing yourself and the other man, of turning dreams into realities, of changing *hope* to *have, maybe* to *must,* and hesitancy or fear into unafraid, successful action!

"The Miracle Story" really tells you how in simple, heart-to-heart style that drives the big thought home. You'll be glad I wrote you, glad you sent for this book, grateful that you made it a new part of you. It will give you fresh strength, firmer purpose, for all the things of life—new vigor of mind and spirit; a surer belief in yourself.

The book costs $2. It's worth $2,000. By the way—pretty expensive reading, that—$2 for one hour—*but* get this well into your mind: It might be more expensive *not* to read it. Not to read it may cost you *thousands!* Think it over. I'll be but $2 richer if you buy today, but at the end of a year you'll look back and say *that* $2 you spent for "The Miracle Story" was *miracle money* indeed! It will pay huge dividends to you. Send for the book—*send today.* Yours sincerely,

INSPIRATIONAL LETTER ABOUT A SUCCESS COURSE

Here the ambitious man is shown an opportunity to improve his position in life. The letter aims strongly at the desire for wealth and happiness.

Dear Friend:

You can succeed—in spite of everything!

You surely are ambitious. You naturally want many of the things others have and you haven't. You perhaps look with envy upon your neighbor's automobile, his beautiful home, prosperous business, or other advantages he and his family enjoy.

Well—Randism teaches you a new way to get the thing you want—a new way to think and a new way to act. You immediately leave behind all your mental errors of yesterday. You walk right into a new world of thought and action.

You see things and people differently. You are thrilled by a new force. You gain greater power with every new sunrise. All the old habits, the mistakes, the fruitless ways of doing things—all these fall away from you and are forgotten.

The new man—the new *you*—the bigger you—emerges trium-

phant and walks the broad highway that leads to the goal. Randism is a study so wonderful that it grows on you as you grow on it!

Randism, so free from empty theories, is rich in every page with demonstrable things you promptly can put to practice in your work, business, social life, dealings with your fellow-men, and *everything.*

Make up your mind to write me today, and I will promptly tell you how the Rand Success System and all its benefits may be yours.

That fateful letter to me today—there's no telling the amount of good it will bring forth—for you and those you love. Therefore—

Don't put it off. Live today! Act today!

Sincerely your friend,

A BOOK-SELLING PLAN TO CREATE CLUB FUNDS

This letter, from the president of a publishing company to the secretary of a woman's club, proposes a plan by which club funds may be raised. The merits of the book, especially adapted to a woman's tastes, are cleverly featured.

Dear Mrs. Graham:

I decided to write you personally today because I have been wondering whether you would be interested in a newer and better method of raising money for your Aid Society.

If you will give me your close attention for a few moments I can point out to you a practical plan that must appeal to you as worthy of your immediate consideration. And I think, too, that it is sure to meet with the warm approval of your sister members.

It is just a little idea of my own, and I shall be ever so glad if it proves useful to you, as well as contributing materially to the future advancement of your organization's work, solving many of its problems of finance.

Recently I have added to my compilations a book called "Daily Cheer." My friends seem unusually enthusiastic over it and have been kind enough to say it is the most helpful of the collection.

Really, I believe if you looked into "Daily Cheer" you would find it possesses a rare charm as a book for sympathetic, serious, or sad occasions in the heart of the family. Its pages breathe a beautiful, soothing sentiment, a gentle consolation. It is warm with heart-throbs and new hope.

Indeed, I should like to have you read it, and will see that it is mailed you tonight. May I hope that you will accept it with my compliments? After reading "Daily Cheer" I venture to say you will be quite eager to have the other ladies of your Society enjoy it.

My little plan for helping your organization in connection with the book is this: For the first fifty copies sold by your Society we should be glad to allow you $7.50. If you distributed one hundred copies, we would pay your Society $17.50, and so on. You will find

"Daily Cheer" a self-selling book once you have introduced it. The increases to your Society fund will be gratifying.

I say this because we have found the book endears itself even to the most casual reader. Everybody in your town and vicinity will want a copy.

Outwardly the book is very attractive; it is artistically printed, and the price, 50 cents, makes it very easy to sell to every household.

Don't you think the ladies of your Society would enthusiastically join you in this splendid little plan? Can you think of any more worthy source of revenue than putting these wholesome, cheery little volumes into the homes of your community? Now, my idea is to offer this privilege exclusively to your Society, so that nobody else in your city would have the sale of "Daily Cheer" except possibly some local bookseller.

And, to add to the possibilities of this undertaking for you, there are nine other beautiful compilations of the series equally attractive as family books. (See enclosed circular.) Our offer would extend to the entire series. You would find a large number of individuals and families eager to possess the whole set.

I feel safe in saying you would be agreeably surprised with the success of your Society in adding hundreds of dollars to its treasury through the sale of these books.

After you have read "Daily Cheer" and conferred with the others interested would you mind writing me at your earliest convenience just what you have decided to do? In view of our liberal offer, it would be gratifying to learn that you are as enthusiastic as we are over the matter, and heartily willing to co-operate with us at once.

Awaiting word from you in anticipation of a mutually profitable arrangement, I am,

Very sincerely yours,

NEW IDEAS ON DIAGNOSIS FOR PHYSICIANS

This letter from the author, about his own book, speaks out frankly and fearlessly. It carries conviction because the writer has implicit faith in the value of his work.

"The recipe for perpetual ignorance is to be satisfied with our own knowledge."

My dear Sir:

If you thought a book called "New Diagnosis" would contribute immediately to the success of your present work, increase your efficiency, add greatly to your curative accomplishments, broaden your ability to benefit suffering mankind, *would you be interested?*

If you thought this new book proved the fallacy of old-time theories in manual-therapy and prescribed a new and rational relief, a more enlightened method, a revelation in diagnosis and treatment

that would bring to you the eternal gratitude of every patient, *would you like to read the book?*

"New Diagnosis" is valuable to you right now. It correctly explains and illustrates every movement required to remove morbid waste matter from the alimentary tract and to remove pain or soreness in contracted muscles and internal organs. It embodies clearly and comprehensively all curative applications necessary in treating the human body.

Be a force in your field—brush aside prejudice, taboo tradition, stand for enlightenment, for truth! Every practitioner of progressive ideas finds in "New Diagnosis" the thing he has long sought—an infallible help in healing the sick.

You want this book—it will do for you what no other book ever has done. The author has exploded a bombshell under a world of worn-out theories. Every paragraph is profitable, priceless reading for you.

"New Diagnosis" tells you how, through mild, sane, intelligent manipulation of the spine, you can diagnose any ailment correctly. Without a single question being asked of the patient, the operator is enabled to locate the seat of trouble and describe every symptom that has appeared.

This book gives fullest instructions for administering Manual-Therapy, Hydro-Therapy, and Psycho-Therapy for all known diseases.

After you have read "New Diagnosis" you no longer need rely upon the patient's verbal statements for the foundation of your findings. You have it within your power, your own knowledge, to get at the truthful condition and underlying causes.

This helpful book eventually will be found in the library of every reputable physician. Its friends and adherents are multiplying with each new day. Its truths, its teachings, are passing from lip to lip. It places in your hands the real key to successful diagnosis and wonderful results. Its power lies in the astonishing simplicity with which it expounds a most complicated subject.

The price is $5. The book contains 250 pages, is profusely illustrated, cloth bound, stamped in gold. Sent postpaid upon receipt of post office or express money order, certified check, or currency.

Who knows? "New Diagnosis" may prove the turning point toward a higher sphere of usefulness to your fellow-man; and from the standpoint of monetary reward its possibilities for you today are endless.

As each copy of this book is sold upon a money-back guarantee, and in sending for it you are taking no risk whatever, hadn't you better get your order off in tonight's mail?

Fraternally yours,

INSTRUCTIONS IN PEARLING AND SHELLING

This letter carries the reader's interest by pointing out the opportunities for building up a successful business through a short course of instruction. The letter also offers lists of buyers of shells and pearls.

Everything comes to him who goes after it.

Dear Sir:

You've been looking for that real money-making opportunity. You want something you can start with a few dollars and that will end in big, royal profits for you. You want something reasonably quick, some opportunity that is right near you, that you can have by reaching out your hand—something that's not a thousand miles away.

Over $1,000,000 *in American clam and mussel shells were sold last year.* Another million dollars was paid for the valuable pearls, baroques, and slugs these shells contained. Now, you get your share of the *next* two million. Yes, you—you who are reading this!

Pearling and Shelling is a profitable, fascinating business. But it calls for expert knowledge. *Our business is to teach you* exactly what every shell digger must know. By following our instructions you learn how to get large quantities of clams from both deep and shallow water; you know how best to locate clam beds—the crowfoot drag and dip net will be explained fully to you; with all the secrets of triple shells exposed, you know how best to grade your pearls and how to ship and sell them.

Our wonderful course of "Pearling and Shelling Instructions" is beautifully bound in book form and fully illustrated. It is easily worth $25 to any man interested. Its valuable information should make hundreds of dollars for you.

Then, too, you will want lists of names of the best buyers of American shells and pearls. We have these lists all ready for you. Lists of firms that buy thousands of dollars' worth of shells and pearls each year.

You should easily get your share of all this wonderful business by *going after it in the right way.* You can easily find out what they pay for shells and pearls—simply write them and you'll learn.

The enclosed lists of shell and pearl buyers cost $5.50 if you buy them separately.

Now, here is my special proposition to you today, provided you send your order by return mail:

If you fill out the enclosed order blank for one copy of our complete course of "Pearling and Shelling Instructions," attractively illustrated, in book form, value $25, our price $3, I will send you $5.50 worth of names for but $2 additional; so that you will be ready to go after orders, the moment you perfect yourself in this business, for an investment of $5.

Now, our liberal offer is subject to quick acceptance. It is your shining opportunity to get into a business of your own. There

is big money to be made by men who are not asleep at the Switch of Opportunity!

This five-dollar investment should mean a big thing for you. Get your order right off in the mail. Fill out enclosed order blank, then attach $5, post office or express money order or currency, registered mail.

Don't neglect this! Don't lose another day. Start to make money now!

Yours sincerely,

A BOOK ON WILL POWER WELL DESCRIBED

This long letter contains a wonderful analysis of the human will. Human interest, the reader's personal need, is used here to make the "point of contact" and the foundation on which a most powerful selling argument is built.

Dear Sir:

How much are you making? Yes, you! We ask you for your own sake—not out of idle curiosity. Are you getting $4 a day? Or is it $6, $8, or $12? Are you satisfied with it? Or are you always dissatisfied—without doing anything to make it more? But maybe this isn't your fault. Maybe you don't know how to go about making more. Lots of men are that way. Millions of them. Yes, millions! And they're not to blame, either. They'd do more, they'd earn more, if they only *knew how.* Right down in their hearts they're willing enough. They're just as anxious and ambitious and thrifty and hopeful and earnest as anybody else. Only they just don't seem to understand the knack of making more wages. How—how to do it! It's easy enough to talk about it, but the thing is—to *do* it!

The reason it *can* be done is simply the fact that other men are doing it. Did you ever stop to think of that? What right have you to believe you can't do what other men do? What right have you constantly to belittle your own ability in your own mind? Maybe you've been the culprit who's robbed you out of the bigger wages you could have earned these many years. It's just like a fellow deliberately picking his own pocket day after day.

Now, the whole thing depends upon a man's *will power.* He may have a world of brains and ability, but if he hasn't the *will power* he'll never make it. Your will is the secret of it all. Your will is your paymaster—not the boss, as you've always supposed. Your will is the authority that decides whether you will always earn ordinary wages or two, three, or ten times that amount.

What is "will," you ask? What is the thing—really? You know what the word means; you've heard it, you know how the dictionary defines it, you've even heard it explained in high-sounding language, perhaps. But even now maybe you really haven't figured out what "will" actually consists of—and why it's the real foundation upon which every success is built.

The thing called *will* is just like one of those dummy engines you've seen hoisting loads of freight to the deck of a steamer. The *will* is a little engine in the brain—a little engine with big power. This engine works smoothly and surely the more it's used. It grows rusty and useless unless working constantly. It's the thing that hoists you just as high as you want to go in life. Its lifting power is unlimited. Once you get the simple knack of its operation you are a different man, a better money-maker, a stronger personality that soon *gives* orders instead of *taking* them. And then you are transfixed with manly happiness—a deep inward exultation over the results you get from it day after day—the things you see it do, right before your very eyes—this Engine of your *Will.* Why, you get so you can start it going at any instant, at any place, under any circumstances—and it *will always do the work.* It will always carry you where you want to go. It will always get for you the things you want to get—you, who always thought a motor car, a fine home, and a good bank balance were things other men had but you never could have.

No matter how little you think of your own ability, there's a book called "Mastery of Will"—a miracle book—that has shown men how to double and treble their incomes—ordinary men; every-day sort of fellows, not educated or brilliant people, not geniuses, but plain, ordinary, workaday men, who are ambitious, who are fighting hard to increase their incomes, to lift themselves up, to *get to where they want to be.* This amazing book, "Mastery of Will," is doing things for men in all walks of life—why not for *you?*

It is a book you ought to feel mighty lucky to be able to read—it isn't begging you to read it—you must read it if you really want that raise in pay, and want it with all your heart and soul.

Men in all walks of life—average men—can make more money through reading that wonderful book, "Mastery of Will." Clerks, bookkeepers, stenographers, office workers, salesmen, agents, traveling men, plumbers, electricians, mechanics, conductors, motormen, truckmen, men in all the trades, men not-doing-so-well in businesses and professions, doctors, dentists, specialists, lawyers—this is the book for all men—the universal book, for many men of many minds.

No man can read it and not be *twice the man he was.* No man but will emerge from its magic pages with a stronger grasp on life, a bigger vision—a surer understanding of what he *can* do and has all along been able to do, but didn't *think* he could do. You are one of these men—and this book is for you.

Ordinarily books may mean very little to you. You may think that success is something that can't be learned out of a book—that you have to get the great principles of it in some other way. But you are wrong—wrong as can be. Abraham Lincoln found success through books—the greatest men that ever lived got their beginnings out of books.

You can do the same, and "Mastery of Will" is the book you

must read. It is full of surprises. It tells you how you can exercise and develop your will power just as you can exercise and develop your arms and legs.

The book is thorough, clearly written, easily understood by any man—no high-sounding mental-science talk to puzzle you—no theories of empty discussion—simply solid meat all the way through that feeds you the stuff you need—practical things you *can* do—practical things you *will* do. It can make your will as firm as iron, as solid as concrete. It will give you the determination that will carry you over the top and into the Trenches of Prosperity, better living, a bigger income—more pleasures for you and your loved ones—more things worth while.

Send for this book today—you can examine it absolutely free. You can prove to yourself it's a book you should have read long ago—a book, *the* book, that means much to you.

Fill in the card and mail it this very minute—there's no risk; you're not buying anything until you've examined it and are sure you want it. Any fellow would send in his order under those circumstances—don't hesitate, don't put it off; do it right now, because every day you wait you're cheating yourself—you're holding back a thing that's big and vital to you—*the ability to get more money!*

Yours very truly,

SELLING A BASEBALL LEAGUE BOOK

Sending a book for free inspection has proven a successful plan with mail-order publishing houses. The offer here made produced a large response.

Dear Sir:

I'm going to prove to you conclusively that you need The Hawkins League Book. And there's not the slightest obligation on you if I fail to prove it.

Here's the rare chance: The book will be sent to you, absolutely at our risk and expense, on ten days' free inspection. If upon thorough examination you feel you can do without it, drop us a postal and we cheerfully will send you postage for its return—so that you are not out a single penny.

It's a fair offer, and one you should accept right this minute. We want you to see this wonderful edition and judge for yourself of its many exclusive features.

"Your 1920 League Book is a Jewel," they all say.

Its improved features, its authenticity, its value to you every day, its absolute reliability, make its price a paltry consideration. You've often invested many times this amount in things not half so important to your pocketbook. It's a business "buy," a sound purchase—something that is sure to pay you golden dividends.

Convenient pocket size, bound in flexible Morocco leather—handsome, durable, price $7.50.

A card brings it to you, post paid. Absolutely no obligation to keep it. Ten days' free inspection. No need to hesitate—order now.

Sincerely yours,

OFFERING A BASEBALL BOOK TO AN ENTHUSIAST

The book that contains the latest exclusive information about the game and the players is the book that interests the baseball fan. This letter is good because it pictures detailed information the reader desires.

Dear Sir:

The Hawkins League Book soon will be issued. This is its sixth annual edition. It is more replete with good information than ever!

More complete—with many exclusive features, found only in this book, that make it even more valuable and useful to you. Here is one of the *vital improvements:* We have placed "R" or "L" after the name of each minor league pitcher to show whether he is a right or left hand thrower.

This splendid addition, with all the other popular features retained, makes the 1920 League Book the book you must have if you want to be well and reliably informed at all times.

A fair estimate is that not less than 160 players will be disposed of before the starting of next season's play. You will want some of these players—sure! "Hawkins' League Book" shows you at a glance how each player was secured—by purchase, draft, free agent, or otherwise. It shows you the clubs and league each player was with during 1919 and 1920. It shows you his playing record in full. It gives you intimate information about him—his age, height, weight, whether right or left hand batter or thrower; his home address—in fact, *everything.*

The League Book's *easy index* permits you to find what you want quickly, with no needless search or waste of time. What the League Book holds is found in no other book. It's exclusive, it's accurate, it's absolutely reliable. *You may depend upon it.*

The price is $7.50—an investment that will come back to you a thousandfold. This information is priceless to you—secure your copy right now!

Take your lead pencil, fill out enclosed card, drop it right into the mail.

Sincerely yours,

Magazines

A MAGAZINE FOR ALL THE FAMILY

This letter's appeal is made to the home instinct by showing the value of a magazine which reflects the best in American life. The writer explains how the magazine imparts new charm to the home atmosphere.

Dear Friend:

For $2 I promise you the best year's reading you ever enjoyed. "The Hearth Stone" is a fascinating illustrated weekly for all the family—father, mother, sister, brother.

You did know, perhaps, of its peerless record as the cleanest and most wholesome periodical of American life, representing the best in fiction, in fact, and in current comment. Its many thousands of constant readers have found that there is no more entertaining, edifying, enthusing weekly.

Yes, yes! Most certainly you should have "The Hearth Stone" coming into your home every week from this day forth. It covers every phase of the busy life of now-a-day. It is helpful, diverting, instructive. It is spotlessly clean and free from the literary abandon of many present-day periodicals. Your son or daughter can enjoy it to the fullest extent. It is safe and sweet and sane. It has special pages that earn its subscription price a thousand times. It becomes indispensable 'round the reading table—warmly welcomed by all.

Right at this moment there's a most splendid inducement for you to send in your 1921 subscription. Look at the offer on the back of the enclosed circular. It means that you get a good deal more than a year's subscription if you act at once.

It's seriously worth your while to decide today. "The Hearth Stone" really is too enjoyable to do without for the sake of $2. Besides, it has practical value—those valuable health articles and splendid household recipes alone are worth the price.

Write your name and address at the bottom of the circular, detach, and send to me with $2 today. Do this for the family's enjoyment—for your own. You know they'll benefit by it. So will you. It will add to the charm of the home atmosphere. It's really a fine and thoughtful thing to do. Let that good deed go forth in tonight's mail.

Cordially yours,

GETTING SUBSCRIBERS FOR ART MAGAZINE

This letter makes an unusually strong appeal to art devotees and lovers of books. It succeeds through its complete understanding of the atmosphere of its audience. It is charmingly worded.

Dear Mr. Davis:

"The Art Lover" is a little bit of a warm, winning monthly magazine. It is filled from cover to cover with glowing human thoughts.

And, ah! I tell you it is for gentlefolk. It is so unobtrusive, sincere, charming. So deeply enjoyable to all kinds of people who are fond of things artistic.

It is for artists, art devotees, lovers of antiques, of books, bookmaking, of things decorative. "The Art Lover" is a delight to the man or woman attuned to the higher ideals of beauty, and work and life and love. It is a developer of artistic ideas in the home.

So, then, dear friend, it is for those who find "tongues in trees, sermons in stones, books in the running brooks, and good in everything."

In a word, "The Art Lover" is for you! You will enjoy it. You will profit by it. You will welcome its coming. You will soon look upon it as a fond, fast friend.

It will brighten and broaden your life. It brings to you all that is best of the beautiful.

A dollar brings you "The Art Lover" for a whole year. And your dollar refunded after three months if you're not satisfied. This is so fair and safe I'll expect your subscription by return mail. Won't you attend to it immediately?

Yours sincerely,

A MAGAZINE SUBSCRIPTION AS A CHRISTMAS GIFT

The good taste, acceptability, and economy of a magazine subscription are the talking points here which aim to solve the gift problem. The writer makes it easy for the prospect to carry out his idea.

Dear Sir:

Here's a Christmas thought worth while:

No gift you can buy for $1.30 will be a reminder of you fifty-two times during the whole year as will the "Weekly Home Journal."

This Christmas is to be intensely practical. Nobody will waste anything. Sensible, serviceable, low-priced gifts are in order.

How easily and beautifully you can solve your gift problem! Write on the back of this letter the names of your friends, attach remittance, and the whole thing is done.

An elegant Gift Subscription Card, from the Journal Publish-

ing Company, reaches your friends on Christmas Day, announcing the yearly subscription as a Christmas gift from you.

This company has offered the prize of a magnificent $65 gold watch in its national contest for Christmas Subscriptions. I'm going to fight hard to win it—by proving to you that these popular magazines will make the most practical, acceptable, inexpensive gifts you can offer your men and women friends.

A year's magazine subscription is both a personal and impersonal gift. It can be sent to anyone. It is always acceptable. It is enduring and endearing. It revives the sentiment of the gift for a whole year.

Thousands of wise, thrifty, discriminating people are giving magazines this year. Why not you? Turn over this letter—while it is before you—put down the names and addresses, attach remittance, leave the rest to us, and—

Presto! You dispose of your Christmas troubles neatly and satisfactorily.

Yours truly,

TWO MAGAZINES FOR AD-MEN AND PRINTERS

The monthly publications offered here supply a mental stimulus for creative men in publicity and printing lines. The letter shows that good ideas are as elusive as they are costly, and portrays a value few men can resist.

Dear Sir:

Good ideas are as elusive as they are costly. You know that. I'm dead-sure you do, if you're an advertising man, sales manager, printer, publisher, lithographer, or engraver. And good ideas, sir, are mighty cashable, by the way.

I've a rich, rare treat for you. Two wonderful books, brimful of fresh ideas! Books you need right now, that will save you loads of time and lots of money. A veritable storehouse of stunning new ideas in illustrating and printing—sparkling color schemes, unique and attractive productions of highly skilled artists, handsomely paid illustrators, talented typographers—men of brains and daring originality.

This treat consists of two fine, big books that are published monthly. One is called "Printing Art," the other "Tasteful Typography." You will find them brimful of good things every month—uncommon, striking designs, high-art photo-engravings, electrotyping, lithography, typography. Then there are specimens galore of new papers, new covers, and new papeterie wrinkles of every imaginable kind.

Oh, the cleverest, catchiest stuff you ever saw! They're meaty with myriads of magnificent ideas; and, what's more, I'm going to send you samples of both of these remarkable books absolutely free!

Just mail the enclosed card, and the books will be sent you without the slightest obligation. After you see them, if you just can't resist, the subscription is $3.50 for twenty-four numbers. If

you shouldn't want them, keep the two copies with my compliments. Hundreds of prominent ad-men, printers, and people in allied businesses the country over get these wonderful books every month and take advantage of their rich and abundant supply of new ideas. So don't *you* let another day go by without grabbing this great chance. "Printing Art" and "Tasteful Typography" will pay you 100 per cent on the investment at every issue. Let that card come forward right away. It won't cost you a copper, mind—and, by the way, it's a happy thought to 'tend to it right this minute.

Yours very truly,

CLEVER FOLLOW-UP ABOUT MAGAZINES

A constant merry whirl of ideas is again vividly pictured to the advertising man, printer, or publisher. This letter tells the story with sufficient dash and go to produce the desired subscription.

My dear Sir:

Excuse the persistence. But your order isn't here for "Printing Art" and "Tasteful Typography." I'm wondering why.

Somehow I thought you'd subscribe gladly by return mail. Maybe you've been busy or simply overlooked it. For I can hardly believe these wonderful books don't interest you. If you are associated with printing or advertising in any form, here are two monthly treats in type and color features sure to pay whopping-big dividends.

These rich magazines keep you down-to-now in the goings-on of Printdom—a constant merry whirl of ideas in cover designs, photo-engravings, electrotyping, lithography, and typography that just fit in with your plots and plans.

You will save a lot of money in art work and the special charges of fancy-priced printers—you can furnish the ideas and designs to people who'll do your work more economically, see?

"Thanks for those stunning, salubrious books; they're meat and drink to me," writes a big advertiser. He found in them some unexpected things that put new ginger into his publicity programme. The same's going to happen to you.

Your little monthly journeys through these pages of printed cleverness will infuse fresh vibrations into the ad-material with which you magnetize more business.

Ah! Let not that ordering impulse grow cold. While the thought's warm, write me at once to enroll your name. The books, dear friend, are an investment, not a speculation. You're buying a sure thing that's bound to be good for that balance over at the First National.

Put the right sting into your ad-arnica for the new year! Making out a $3.50 check to "Printing Art" and "Tasteful Typography" means something vital to your 1920 prosperity.

Make it out right now!

Sincerely yours,

LETTER AFTER PROSPECT RECEIVES MAGAZINES

Here the reader is impressed with the value of the contents of these periodicals, with the idea of inducing him to remit. A premium for prompt remittance is offered.

My dear Sir:

I'm glad to send you under separate cover "Printing Art" and "Tasteful Typography." You'll find four articles in "Printing Art" alone worth more than the year's subscription to both idea-giving periodicals.

The first is "Type That Talks," by E. G. Adams, who is a past-master in tempting typography, professor of printed persuasion. This chap is a type-wizard! His clever curves are worth your while. Grab this article and read it the first thing—it's worth glittering dollars to you.

Then straightway absorb that splendid "Review of Rotogravure." on page 349. Hickson wrote it. Hickson, besides being a "photographer for art publishers, printers, and advertisers," is a rare genius, and yet, strange to say, is not a poor business man at that. His work will interest you.

"Placing the Picture," page 365, is seriously valuable to the advertiser or to the cut or catalogue maker. Easy enough to learn to put 100 per cent more efficiency into a catalogue if now and then you get a flash of something like this! You'll say the layout is mighty clear cut, sir.

Then back on page 381 you'll find Otis Johnson's inspiring message for Job Printers. Here's rich thought-food for the printer with a small shop. Here's a new place for him with bigger possibilities—a broader sphere of activity that has been awaiting him all along.

But these are only four features of the glorious big show. A glittering galaxy of other attractions is there to greet you—breezy, business-breeding things bound to inject brand-new life into your business literature. Why, it's simply one continuous performance of smart suggestions for alert folks who are as good at adapting as they are at originating—which, you'll agree, is a nifty little knack all in itself.

Think! These two booksful of grand, good things, every month for a whole year, $3.50, postage included. And, just to show you my heart's right, if you act today I'll make your subscription *thirteen* months instead of twelve. This isn't a doubtful investment. It strikes right at the heart of your business. You can't afford to turn your back upon it. Grab your pen and have it over with. There's a whole drove of dollars in it for you!

Yours sincerely,

SEEKING RENEWAL OF MAGAZINE SUBSCRIPTION

A letter vividly depicting the reader's loss should he fail to renew his subscription. The many attractive features again are well presented.

Dear Mr. Mason:

A brilliant new programme of big surprises in 1921 "Printing Art" and "Tasteful Typography"! And this is to warn you that your subscriptions are just about to expire—and you mustn't let them.

You'd be missing the treat of your life. For the publisher has a whole flock of fresh innovations up his sleeve, things with the thrill of unexpectedness in them, stunts in typecraft and skits in color, photo-engraving, electrotyping, and lithography that will add keen new zest and buoyant relish to your appreciation of these welcome monthly visitors. Each of these magazines will carry bigger helpfulness with every succeeding issue in 1921.

Don't even think of missing a number! They represent a moving-picture show of smart suggestions to the fellow who must keep down-to-now in his line of work. They are worth $99 a minute as idea incubators. They generate new ginger at the rate of a thousand pounds to the square inch.

Don't short-circuit this line of live vibrations. *Let 'em keep coming.* You might afford to do without other periodicals, but not these, *not these.* Nowadays, when every branch of endeavor is crowded to the guards with competition, a fellow needs all the ideas he can get. And you're going to get a grander value for your money this year—a more magnificent feast of good things than ever you fed your observing mind.

The price is a pittance compared to the profit possibilities for you. Agreed? Then let's reach for the check book and have it over with. Dip your pen into the ink of Wisdom and make that renewal remittance.

Yours sincerely,

SECTION TEN

Collection Letters, Collection Agency and Attorney Letters

General Collection Letters

FOUR UNUSUALLY HUMAN COLLECTION LETTERS

The first three letters in this group have an amicable personal tone that appeals to a man's sense of honor and pride. The fourth is a demand for immediate payment before legal proceedings are instituted.

Dear Sir:

A man is known by the company he keeps, by the friends he makes, by the way he *pays his bills.*

Surely *you* don't want this small debt to discredit you in the eyes of the business world! Surely your pride and peace of mind will not permit it. You have neglected the matter thoughtlessly. *Any* man is likely to do that.

But now you have *broken your word.* And that's something *few* self-respecting men can bring themselves to do. But you can redeem yourself. *Do it now!*

Attach your remittance right to the letter. We will understand and promptly send you full receipt.

Cordially yours,

Follow-up No. 1.

Dear Sir:

Our clients are gentlemen. So they want to treat you accordingly. You don't want to seem ungrateful. You surely realize their good intentions.

They ask us to use every *polite* means to collect this claim before embarrassing you. Now, why not dispose of this small matter, so everybody concerned will be relieved? Send us immediately your check or postal order for the amount.

We shall be glad to mail you receipt promptly and will report your payment to our client immediately.

Anticipating your action by return mail, we are,

Yours very truly,

FOLLOW-UP No. 2.

Dear Sir:

You guard your good name in all other ways—why not protect your reputation by *keeping your promise* to pay? Surely you don't want Tom, Dick, and Harry to know you would deliberately go back on a personal pledge like this! You really *can't afford it.*

But *our* reputation as *collectors* is also at stake if we do not collect. So we must take *quick and aggressive action against you unless you attend to this small matter right away.*

Don't let the thing lag any longer. Get rid of it. *Pay it.* Get off your remittance in the very next mail. We will send you full receipt promptly. And everybody will be happy.

Yours very truly,

FOLLOW-UP No. 3.

Dear Sir:

This is to notify you that suit will be brought on this account within ten days from above date unless we receive your check for at least a portion of it before that time.

This is our final word to you. We send it because, frankly, we dislike the trouble of a lawsuit just as much as you do. Our attorney will receive your account, with instructions *to sue at once.*

If you think our patience, our repeated letters, all mean we won't sue you and are merely "bluffing," *a real surprise is in store for you.*

This notice is absolutely *final.* It is simply *up to you.*

Respectfully yours,

ACKNOWLEDGING ORDER; ASKING OLD BALANCE

Here is a collection letter so tactfully worded that the recipient finds it hard indeed to take offence. It asks settlement before shipment of new order, but does it in such a way that the customer must remit with a smile.

Dear Mr. Smith:

Your very kind order was just received today, and I want to write to you my sincere thanks for your continued patronage.

You see, it is something of a deep, personal satisfaction to me to feel that you have become one of the many warm friends of this fine brand.

Another man who uses it regularly writes me: "This glorious Grape Juice of yours is by long odds the grandest lubricant that ever gladdened the gullet of Man! I've no eulogy to do it justice. Words are weak to describe its witchery. It hath a soul—the soul of purity. It is a poem of liquid paradise, that calms the spirit and clarifies the mental atmosphere like the gentle summer's rain!"

In entering your order just now the bookkeeper found a little memo of your unpaid balance, as noted below. I told him you'd probably forgotten to send it with the new order, or, more likely, you thought it was already paid.

Most of our good friends really appreciate being reminded of an oversight like this, and I know you'll feel the same.

You can just fix up the old balance today while the thought's in your mind, and I'll be more than glad to extend the usual convenient terms on your new order.

Again assuring you of my profound pleasure at receiving your call for another supply, and awaiting your kind remittance, with cordial regards, I remain,

Sincerely your friend,

DIPLOMATIC COLLECTION LETTER TO FARMERS

Here is a neighborly letter that successfully combines selling talk and cordial feeling with a request to come in and settle the account in order that the customer can again get credit accommodation if he wants it.

Dear Mr. Smith:

We thoroughly appreciate every dollar's worth of trading you've ever done here. We hope you, too, are supremely satisfied and still will be trading at Parker's when your great-grandchildren are men and women.

Outside of providing you with the things you want, when you want them, at let-live prices, on liberal terms, just remember that this store's here *to serve you in every way it can.* We say this and we mean it. If we've ever made an omission in dealing with you, be sure it was not intentional.

You see, it isn't all a cold matter of merchandise and money with us. We want the fast friendship and complete confidence of everyone who trades with the house of Parker. This store's success is founded upon the firm faith of its debtors and creditors alike. Meeting obligations *on the minute* is one of the vital reasons of our steady growth and our ability to accommodate you and your neighbors.

When we ask you to call and pay the amount you owe, as we do now, we know you'll understand that your prompt settlement will enable us just as promptly to *accommodate you again* when you need it. So, we're sure you'll arrange to come at once and square accounts, in order that we, in turn, may meet our own obligations on the dot.

Thank goodness, the crops have been unusually good, and it looks as though everybody will be in pretty good shape all around. Therefore, we're expecting you in right away, and we quickly can get your good name on the *credit* side of the big ol' book we keep to ease the pathway of our friends.

And then, too, we're downright anxious to see your smiling face again, shake hands with you, swap stories, and the like.

Would you mind writing or otherwise notifying us, upon receipt of this, just when we may expect to hear your welcome "Howdy"?

Sincerely your friends,

FOUR LETTERS COLLECTING SUBSCRIPTIONS

Here is a series of four letters used by a collection agency to recover money due from delinquent subscribers to newspapers and magazines. The postal law is quoted in the final appeal.

Dear Sir:

Messrs. ....., of ....., have assigned the above claim to us. This is for your subscription to their paper.

They have asked you to settle, and hesitated about placing the matter in our hands. They did not wish costs added to the claim, feeling it was simply an oversight on your part. There will be no additional costs if we receive payment within seven days from date.

You know the law regarding subscription accounts and will appreciate this offer. Payment must now be made direct to this office. Receipt will be sent promptly if stamp is enclosed.

Yours very truly,

FOLLOW-UP No. 1.

Dear Sir:

Evidently you do not understand the postal law.

We have absolute proof that you accepted this paper regularly. There is *no possible way* for you to evade payment.

If you wish to settle without costs, we must receive the amount by return mail.

Yours very truly,

FOLLOW-UP No. 2.

Dear Sir:

The law protects publishers against careless subscribers who receive a paper after the subscription expires and then try to evade payment.

There can be no question as to your responsibility for the above amount. You are unwise to neglect this matter *another day.*

Yours very truly,

FOLLOW-UP No. 3.

Dear Sir:

We gave you opportunity to adjust the above matter before adding execution costs. You are obliged to pay a subscription even though it is not collected in advance.

We quote from Postal Law and Regulations of 1913, Section 419: "The right of publishers to extend in good faith credit on subscriptions is recognized and will not be abridged."

We don't like to bring this action without being sure you understand fully. You received the paper. The amount *must be paid.* We give you a final opportunity to settle without costs.

Not hearing from you by return mail, we shall take it for granted you are prepared to defend this claim in the Justice Court.

Yours very truly,

FIVE LETTERS COLLECTING INSURANCE PREMIUMS

Here are five excellent letters with which to collect from slow-pay policyholders. These letters are worded conservatively and are free from offensive terms.

Dear Sir:

The ..... premium of ..... due..... on your polic..... No..... ha.... not been paid.

Please send us your check *today*. If inconvenient to pay the premium, let us know immediately. We can arrange a further extension to help you keep your insurance in force.

In any event, complete the enclosed and return to us. Don't permit your insurance to expire. The polic..... could not be replaced at as low a rate, because of your age. Also, it has no restriction as to military service, residence, occupation, or travel. You cannot get new insurance without such restrictions.

Yours very truly,

FOLLOW-UP NO. 1.

Dear Sir:

If you complete and return the enclosed papers satisfactorily, we can extend the premium.... on your polic..... No. ..... to ..... next. If inconvenient for you to pay the full amount on ....., we can accept a partial payment and extend the balance.

This will give you more time to decide about continuing your insurance, so please complete and return the papers today.

Yours very truly,

FOLLOW-UP NO. 2.

Dear Sir:

You have not replied to our letters regarding overdue premium.... on your polic.... No. .....

We want to help you keep up your insurance, but cannot be of any service until we know your wishes in the matter.

Will you drop us a line at once telling your decision, so we can handle the case intelligently?

Your polic....ha.... some value to it (them), and a small immediate payment on account will carry you several months.

Yours very truly,

FOLLOW-UP NO. 3.

Dear Sir:

A payment now of $..... will carry your polic.... No. ..... in force to ..... All we need is the enclosed paper properly completed and returned to us with remittance before ..... After that date a new examination at your expense is necessary to reinstate the polic....

This (These) polic.... could not be replaced without loss to you. New insurance will cost more, owing to your age. Your

polic.... now contain.... no restriction as to military or naval service, residence, occupation, or travel. You cannot get a new policy anywhere without such restrictions.

If you want a *different* policy, this one can be changed and credit given you for premiums paid.

Your polic.... is (are) beginning its (their) ..... year. It (They) provide.... loan and cash values which increase yearly. If inconvenient to pay your premiums ....., we can change them to ..... or .....

There is not a dissatisfied policyholder on our books, and we willingly finance premiums so far as possible when the insured cannot meet them. When a policy goes off the books unnecessarily it means more of a loss to the insured than to the company.

We will appreciate a letter from you today. Tell us what you have decided.

Yours very truly,

FOLLOW-UP No. 4.

Dear Sir:

We wrote you several times about your polic.... No. ....., but have no reply.

We have repeatedly offered to help you keep up your insurance, and naturally feel that an acknowledgment is due us.

Will you frankly write us today your reason for not continuing the polic....? If you want a *smaller* one, we will rewrite your present policy for a proportionately reduced rate.

Yours very truly,

SIX LETTERS ASKING PAYMENT AFTER EXTENSION

A series of six letters to be used where debtor has failed to make payment upon expiration of time extension. The last two letters of this series are attorney letters.

Mr. ....., of .....,
To .....
Subscription from ..... to ..... $ .....

Dear Sir:

We extended the time of payment on the above account for you; that extension has expired.

In all probability the matter slipped your mind and you did not mean to fail in making remittance on the date promised. Will you therefore send us by return mail a post office order or draft for the above amount in enclosed envelope?

Thanking you in advance for prompt attention to this, we are,

Yours very truly,

FOLLOW-UP No. 1.
EXTENDED-PAYMENT LETTER.

Mr. ....., of .....,
To .....
Subscription from ..... to ..... $ .....

Dear Sir:

You have not answered our recent letter regarding your failure to remit at expiration of extension granted you. We cannot believe you meant to break your promise in so small a matter. Surely we have done our utmost to make payment easy. Don't you think it unfair to neglect the matter after we've shown every disposition to await your convenience?

We ask that you send us post office money order or draft for the amount in today's mail. Don't lay the matter aside. Attend to it *now*.

Hoping to hear from you promptly, we are,
Yours very truly,

FOLLOW-UP No. 2.
EXTENDED-PAYMENT LETTER.

Mr. ....., of .....,
To .....
Subscription from ..... to ..... $ .....

Dear Sir:

We are going to ask you for immediate action today in the matter of the above account and your failure to remit at expiration of extension granted you.

This is the third time we have written you about it, and we feel that either you have not received our two former letters or that you purposely wish to ignore the matter.

Surely after granting you a liberal extension of time in which to pay, and even waiting far beyond that date, your sense of fairness should impel you to settle the matter at once. We hope you will make it a point to get this remittance to us in the evening's mail, either by post office or express order. Further delay would only make it more unpleasant for all concerned.

Hoping this will have your attention today without fail, we are,
Yours very truly,

If you are in business yourself, you know how these little accounts mount up. Hence we count upon a remittance from you today.

FOLLOW-UP No. 3.
EXTENDED-PAYMENT LETTER.

Mr. ....., of .....,
To .....
Subscription from ..... to ..... $ .....

Dear Sir:

You have not answered our former letters regarding payment

of the above. We are therefore compelled to make this our final effort to have you remit the amount amicably.

After granting every reasonable extension of time and making allowance for the possibility of your having overlooked the matter, or having been busy or absent, we can come to but one conclusion—that you do not wish to pay in accordance with your promise.

We feel that we have been treated unfairly and that you did not intend to make a peaceable settlement in the first place.

However, we may be wrong in all of this, and with that thought in mind we urgently request you to remit today for the amount. This is our final attempt to get you to pay it in good grace.

Hoping you will consider that we have been very patient, and therefore are entitled to an immediate remittance, we are,

Respectfully yours,

FOLLOW-UP No. 4.

DAVIS & DAVIS
Attorneys at Law

.....	Amount of Claim	$.....
Versus	Interest	$.....
.....	Amount to Remit	$.....

Dear Sir:

We beg to remind you of your recent request for an extension of time in payment of account below, and that on date shown the time to pay this account will have expired.

Assuring you of our good will, and anticipating prompt fulfillment of your promise, we are,

Yours very truly,

Extension expires.....

FOLLOW-UP No. 5.

DAVIS & DAVIS
Attorneys at Law

.....	Amount of Claim	$.....
.....	Docket Fees	$.....
Versus	Summons	$.....
.....	Interest	$.....
.....	Amount to Remit	$.....

Dear Sir:

The extension of time in which to pay the above account, granted you by ....., having expired without settlement on your part, we beg to notify you that all evidences of indebtedness and other papers in the case have been referred to us for immediate action.

We promptly advise you of this fact in order that you may have an opportunity to get into communication with us at once and avoid all additional expenses attendant upon the filing of proceedings against you. You will not delay action if you wish to avoid such procedure on our part.

Yours respectfully,

Collection Agency and Attorney Letters

EIGHT LETTERS TO COLLECT GENERAL ACCOUNTS

This series of letters has been used effectually by one firm for ten years. It is very conciliatory at the beginning and ends with two attorney letters.

Statement of Account.

Mr. ....., of .....,
To .....
For ..... to ..... $.....

Dear Sir:

The above firm is a member of our association, and in auditing its accounts we find your name. Evidently this little matter has slipped your memory, and we feel that in writing you about it our letter will be taken purely as a reminder. One's small debts are a thing one is quite likely to forget.

This firm always has valued you as a customer, and hopes you always will continue. Kindly regard this merely as a reminder and make remittance to us by draft, post office or express money order in enclosed envelope.

Cordially yours,

Follow-up No. 1.

Statement of Account.

Mr. ....., of .....,
To .....
For ..... $.....

Dear Sir:

We did not hear from you relative to the above. We know it is a small matter and in all probability you simply have overlooked it. Won't you fix it up today, so we can turn the amount in? The above firm highly values your kind patronage. Like every other business concern, it is sustained by the moral and monetary support of its patrons. We simply audit accounts for its owners.

Kindly make remittance direct to us today by draft, postal or express order.

Cordially yours,

Follow-up No. 2.

Statement of Account.

Mr. ....., of .....,
To .....
For ..... $.....

Dear Sir:

We are again writing you about the small account noted above

and are much disappointed not to have had remittance from you before this.

Since you have not written us, we take it for granted that the account is correct as rendered.

While we do not think you are trying to avoid payment of a just debt—and such a small one—unless we hear from you immediately with amount in settlement we shall be compelled to turn same over to our attorney for collection. This we dislike to do, as this concern looks upon all its customers as personal friends; but you must know that it requires a good deal of money to maintain such a business, and the collection of all outstanding accounts, both large and small, is essential.

Respectfully,

FOLLOW-UP NO. 3.

Statement of Account.

Mr. ....., of .....,
To .....,
For ..... $.....

Dear Sir:

You can't say we haven't been patient with you. This is our fourth letter regarding the above unpaid account. We feel that, in all fairness, we are entitled to some kind of a reply, and, if not a full, at least a partial, remittance of the above amount.

Surely you wouldn't have our clients sell you their merchandise, cheerfully extend you credit, and then neglect to pay.

Don't let's fuss about the matter, but close up this little account today. Send draft, postal or express money order.

Yours very truly,

FOLLOW-UP NO. 4.

Statement of Account.

Mr. ....., of .....,
To .....
For ..... $.....

Dear Sir:

Every day we have been expecting remittance from you. We *can't* believe you'd let this little debt go without payment.

They've been awfully nice about it. They've cautioned us against drastic action. They say you're the *right kind of person* and you'll pay it. We believe this, too. Now, haven't we been patient, polite, and persistent enough? Sit down and write your check or send draft, postal or express money order for the amount.

Kindly attend to this today, *sure.*

Yours very truly,

P. S.—If you cannot possibly pay *now,* your application for extension of payment will be given consideration.

FOLLOW-UP No. 5.

Statement of Account.

Mr. ....., of .....,
To .....
For ..... $.....

Dear Sir:

We don't want to proceed against you for this amount, but have exhausted all reasonable means of getting you to remit amicably. As a final effort in a friendly way, we write again. Of course, if you won't answer this, and send all or part, we must proceed to collect otherwise. We still hope you'll do the square thing and remit by return mail.

In our former letter we offered to extend time of payment if you will pay a little later. We still will consider this. All we ask is an evidence of your willingness to pay.

Yours very truly,

Notice: The ..... hereby disclaims all liability, of whatsoever kind or nature, for damage to the general credit standing of any delinquent subscriber in case of failure or refusal to pay, all reports of such failure or refusal to pay being made after a reasonable time has been allowed for remittance.

FOLLOW-UP No. 6.

JOHNSON & CRANE
Attorneys at Law

To the Above-Named Debtor:

We are instructed to bring suit against you for the above claim. Our clients, Jones & Jones, of this city, have instructed us to take action immediately.

We never bring suit against a man without giving him a chance to settle. We don't think it is fair. It is just possible you haven't paid because you were a little low on ready funds. We appreciate how this is. It happens to every man.

But now we are simply compelled to go ahead and sue you unless you write us, sending at least a portion of the amount.

Don't make the mistake of neglecting the matter and forcing a suit, which will simply notify the people of your neighborhood that you don't pay your bills or are hard up.

Attend to this thing *at once.* For unless we hear from you it will be our duty to begin suit without further notice. If you can pay a portion of the amount today, remit to us in the enclosed envelope, so that you will get proper credit and put a stop to the suit.

Yours very truly,

FOLLOW-UP No. 7.

JOHNSON & CRANE
Attorneys at Law

ATTORNEYS' FINAL NOTICE

Due notice is hereby given that the creditors in the above-entitled claim have duly certified that you are legally indebted to them in the amount above specified; that you have entered no denial of said indebtedness, and that, although legal notification and demand have been made, you have failed, refused, and neglected to pay your indebtedness as aforesaid.

Therefore, unless you fully liquidate said account at once, by immediate remittance to the attorneys for said creditor, at....., on or before the last day of grace, given below, or unless definite arrangement is made by you for the payment thereof, suit will be entered at once in a court of proper jurisdiction.

Last date of payment.....

.....,
Attorneys for Creditor.

EIGHT EMPHATIC LETTERS FOR AGENCY USE

This is a complete series of letters used by collection agencies from the time the account is placed with them until the transfer of claim to an attorney for prosecution. The tone of the letters is peremptory and the debtor is reminded repeatedly that failure to remit at once will cause suit.

Dear Sir:

Mr. ....., of ....., has an unpaid account against you of $..... We have guaranteed to collect or prosecute this claim. Avoid all unpleasantness by forwarding us check or postal order, on receipt of which we will return bill duly receipted.

No additional costs will be added to this account if payment is made direct to this office by return mail. *Take advantage of this.*

Yours truly,

FOLLOW-UP No. 1.

Dear Sir:

Recently we advised you that Mr. ....., of ....., had placed in our hands for collection an account against you amounting to $.....

We have had no response from you. If there is any reason why this account should not be paid now, kindly advise us. Otherwise we shall expect a remittance by return mail.

Yours truly,

FOLLOW-UP No. 2.

Dear Sir:

You have not settled the above claim. Neglect to pay an honest

debt not only leads to trouble, loss of time and money, but also to loss of reputation for fair dealing.

If you do not act immediately we must procure a judgment and collect by execution. Do not imagine you need pay no attention to the matter. We can require you to appear in obedience to a subpoena, and secure your attendance at the trial to testify as a witness.

The law makes it cost more to beat a creditor out of an honest claim than to pay. *Make arrangements to pay at once.* Let us hear from you by return mail.

Yours truly,

FOLLOW-UP No. 3.

Dear Sir:

We have given you every opportunity to adjust the above claim without trouble or expense.

You are hereby notified that unless satisfactory arrangements for settlement are made within ten days we shall bring execution action without further notice. The account is today being marked on our Execution Calendar.

Yours truly,

FOLLOW-UP No. 4.

Dear Sir:

We should regret to bring execution action against you, in view of what that would mean. Before proceeding we give you this final opportunity.

We can allow you to settle in partial payments, but must protect the rights of our clients. Our usual course would be to secure a judgment. This would add heavy costs and interest.

We enclose a note for the amount, with no costs added. It provides for a payment of $..... on ..... and $..... each month. Return it to us, properly signed, and all action will be stopped.

Yours truly,

FOLLOW-UP No. 5.

Dear Sir:

When our client extended credit to you it was thought you would keep your word. We, too, were of the same opinion. You deceived us both. Surely you are not dead to every sense of uprightness.

Unless this letter brings a reply, *drastic measures will be used at once.* If that happens, you must blame yourself. We extended an opportunity which you ignored.

Either remit by return mail or sign and return the enclosed note.

Yours truly,

FOLLOW-UP No. 6.

Dear Sir:

We today instructed our attorney to bring execution action. There will now be $2 costs to be paid.

Unless you make arrangements for settlement before being served with summons and writ of attachment, there will be further costs.

You can avoid this by acting today.

Yours truly,

FOLLOW-UP No. 7.

Dear Sir:

The National Collection Corporation has placed in my hands for suit an account against you in favor of .....

You have an opportunity to adjust this matter without payment of costs of a suit. Save yourself that annoyance. Communicate with me *without delay.* This is the *last* notice.

Failing to hear from you promptly, the account will be sent to my legal representative in your vicinity, with instructions to file suit immediately.

In answering please mention Claim Number.

Yours truly,

FOLLOW-UPS AFTER PROMISE TO PAY

A series of eight letters asking fulfillment of promise to pay. The first notice concerns a definite amount, the second an indefinite amount. The five notices following express surprise at non-payment and give debtor an opportunity to settle without expense before a certain date. No. 4 advises that account has been placed in attorney's hands. No. 5 is final demand from attorney before suit.

DEFINITE AMOUNT.

Dear Sir:

We hold your promise to pay us $..... on the above account on ..... This reminder is sent you so that you will not fail to be prompt in your payment.

Kindly enclose a two-cent stamp for your receipt.

Return this letter with your remittance, so there may be no error in promptly giving you credit for the remittance.

Yours truly,

INDEFINITE AMOUNT.

Dear Sir:

We hold your promise to make us a satisfactory payment on ..... Out of courtesy this reminder is sent you, so that you will not fail to be prompt in remitting.

Kindly enclose a two-cent stamp for your receipt.

Return this letter with the money, so that there will be no error in crediting your account with the amount paid.

Yours truly,

FOLLOW-UP No. 1 (Definite Amount).

Dear Sir:

Your promise to make payment on ..... has been dishonored. We are surprised at your action after our lenient offer.

We have no desire to take harsh measures and add costs to the account, but must do so unless it is paid at once.

A little attention to this today will save you a *big* annoyance later.

Yours truly,

FOLLOW-UP No. 1 (Indefinite Amount).

Dear Sir:

Your promise to make a satisfactory payment on ..... has not been kept.

We are very much surprised at your action after our lenient offer.

We have no desire to take harsh measures and add costs to the account, but will have to do so unless this money is paid at once.

Yours truly,

FOLLOW-UP No. 2.

Dear Sir:

We gave you a full and fair opportunity to settle the above account without trouble or expense.

If it is not paid before ....., we shall be compelled to bring execution action and collect the amount, with costs added.

This notification is final. The account is today being marked on our Execution Calendar.

Yours truly,

FOLLOW-UP No. 3.

Dear Sir:

We do not like to bring execution action on this account. No doubt you are aware what that means to you. Before proceeding, we give you this final opportunity. You can, by acting immediately, settle this account in partial payments, but unless you act at once we must proceed to protect the rights of our clients.

Our usual course would be to secure a judgment against you. This would add heavy costs and interest.

Avoid this expense. Sign the enclosed note, which provides for a payment of $..... on ..... and $..... each month. Return note properly executed and all action on this account will be stopped. Yours truly,

FOLLOW-UP No. 4.

Dear Sir:

We have this day instructed our attorney to bring execution action against you.

Unless satisfactory arrangements for settlement are made before you are served with summons and writ of attachment, there will be further costs. You can avoid these only by an immediate remittance.

Yours truly,

FOLLOW-UP No. 5.

Dear Sir:

The National Collection Corporation has placed in my hands for suit an account against you in favor of ..... for $.....

I assume you did not intend the matter to go this far and suggest you save yourself the annoyance and expense of suit by communicating with me at once.

This is your final notice before suit is filed.

Failing to hear from you promptly, the account will be sent to my Blankville correspondent, with instructions to institute this action immediately. In answering mention claim number 500 B 21.

In order to verify that mail at the above address is delivered to you I am registering this letter. Return receipt will be conclusive evidence that you have been duly notified.

Yours truly,

SIX LETTERS TO SECURE INSTALLMENT PAYMENTS

This series of letters is designed for the debtor who has expressed a desire to pay on installments. A monthly payment plan is offered and the debtor is warned to remit promptly. If debtor defaults again, extension of time is granted for a stated period in compliance with his request.

Dear Sir:

In reply to your letter, we have no desire to cause you any trouble or expense over the account assigned to us, but cannot accept the indefinite offer you make. Before further proceedings we make you these terms of settlement:

Send us $..... on ..... and $..... on the ..... of each month until amount is paid, and further action against you will be stopped, without costs.

Reply at once, otherwise this offer is withdrawn.

Yours truly,

FOLLOW-UP No. 1.

Dear Sir:

We made you an offer of settlement in monthly payments. You have not replied. We dislike to think you dishonor an honest bill, but your neglect of our liberal offer makes it appear so.

We renew the offer of $..... by ..... and $..... a month until paid, before placing it with our attorney. In order to make this binding you must accept it by return mail.

Yours truly,

FOLLOW-UP No. 2.

Dear Sir:

This gives you formal notice that your note for $..... becomes due .....

Make your remittance promptly on that day. We will then return your note, together with receipt in full, with no costs added.

Yours truly,

FOLLOW-UP No. 3.

Dear Sir:

Ordinarily we enforce payment in full where debtor fails to meet a payment when due.

In view of your letter, however, we will make an exception in your case.

Further action will be discontinued until ..... On that date we will expect you to make *prompt payment without fail.*

Yours truly,

FOLLOW-UP No. 4.

Dear Sir:

In compliance with your request, we enclose letter (or statement). It explains itself. We have no desire to bring execution against you. You know what that would mean. Before proceeding we give you a final opportunity.

Unless paid, or satisfactory arrangements for settlement are made by return mail, it will be too late.

In remitting send two-cent stamp for your receipt.

Yours truly,

FOLLOW-UP No. 5.

Dear Sir:

Your letter has been carefully noted.

We believe you are acting in good faith, and we shall withhold further action on this account until .....

We must insist that you make your regular payment (for the settlement of this account) at that time, promptly, if you desire to avoid costs.

Yours truly,

SEVEN LETTERS CLAIMING FEE ON ACCOUNTS PAID

This series is used by collection agencies when their clients receive remittances directly from the debtor. Failing to collect the fee claimed, the account is given to an attorney, who requests a remittance before the rating of the firm is discredited through a suit.

Dear Sir:

Please find enclosed statement showing balance due us of $.....

Kindly favor us with check for the amount and oblige,

Very truly yours,

FOLLOW-UP No. 1.

Dear Sir:

On ..... we sent you a statement showing balance due us of $.....

Kindly remit the amount, so that we may balance our books to date.

Very truly yours,

FOLLOW-UP No. 2.

Dear Sir:

On ..... we sent you statement showing balance due us of $..... We have not heard from you.

Had this money been paid us, we would have remitted promptly. Most certainly we expect the same treatment at your hands. Kindly attend to this today.

Very truly yours,

FOLLOW-UP No. 3.

Dear Sir:

You have failed to remit $..... commission due us, although we have written you several times.

We enclose copy of contract signed by you, which is full evidence that we are entitled to commission on all collections, whether paid to you or to us.

We have no desire to cause you any expense in this matter. Send us prompt remittance. We ask your *immediate attention.*

Yours very truly,

FOLLOW-UP No. 4.

Dear Sir:

We have written you four letters about commission due us. You have not replied.

You are hereby notified that we have today placed this claim in the hands of our attorneys, with instructions to proceed against you unless satisfactory settlement is made on or before ..... (ten days from date).

Yours truly,

FOLLOW-UP No. 5.

Dear Sir:

We today instructed our attorney to bring execution action against you.

There will now be $2 costs to be paid. Unless settlement is made before you are served with summons and writ of attachment, there will be further costs.

Yours truly,

FOLLOW-UP No. 6.

Dear Sir:

This is to notify you that I have today been instructed to institute proceedings against you to recover commission as per above claim. The National Collection Corporation accepted these collections in good faith. Had they collected them, immediate settlement would have been made.

I have not looked up your rating, but assume whether rated or not you would not care to have suit brought for the payment of a debt of this kind. Clients having requested adjustment, you already have been notified of their intention to stand on legal rights. However, I am registering this letter in order to verify this final notification.

Your failure to make immediate reply will indicate you are prepared to defend legal action. If for any reason this claim is not correct, communicate with me at once.

Respectfully yours,

TWO LETTERS ASKING FOR BETTER ADDRESSES

A first letter and a follow-up that request assistance in locating debtor. The follow-up suggests inquiry among the friends or relatives of delinquents.

Dear Sir:

If possible, kindly furnish us with better addresses on names given below. We have been unable to locate them at the numbers given.

Often our clients can, through inquiry among friends or relatives of delinquents, secure better addresses and help us locate them.

Kindly forward us this information as early as possible, and oblige,

Very truly yours,

FOLLOW-UP.

Dear Sir:

Recently we wrote you for better addresses on several accounts placed with us for collection.

Often our clients can, by making inquiries among friends or relatives of the delinquents, locate them and greatly facilitate the collection of accounts.

Kindly secure and send us this information, so we may make a good showing on this list of accounts.

Hoping we may hear from you at once, we are,

Yours very truly,

REQUESTING PAYMENT OF OVERDUE ACCOUNTS

A series of four follow-up letters from an attorney asking the payment of debtor's account. The severity of tone gradually increases. The first letter is a courteous request. The fourth ends in a demand for payment as a final opportunity to avoid suit.

Dear Sir:

As an attorney, I realize that a creditor often acts hastily.

In turning over the above claim against you, however, my client does it entirely without malice.

He simply feels that you neglected the matter more through pure oversight than anything else. He feels that I have but to call it to your attention, when you will promptly make remittance, close the matter, and avoid all additional expense, unpleasantness, and ill feeling.

With every confidence that I shall hear from you by return mail, believe me,

Yours very truly,

FOLLOW-UP No. 1.

Dear Sir:

I must confess genuine surprise at your action in ignoring my recent letter about the above account.

At the same time I fully realize that you may have been ill or out of town—or for some other reason my letter may not have reached you.

Somehow, I cannot bring myself to believe that you would neglect to answer a letter in which I put up to you in all kindness, fairness, and sincerity the small matter which must have your attention.

My clients, of course, expect the money promptly. They look to me to take action without delay to collect in full. Therefore, I am compelled to ask you to make an immediate remittance. The amount is so small you surely could not afford a controversy about it.

I shall expect to hear from you by return mail.

Yours very truly,

FOLLOW-UP No. 2.

Dear Sir:

I am now convinced that you received my first letter and the one which followed it.

Also, I have every reason to believe that you are willfully

neglecting to pay this small amount—your idea being, possibly, that you do not have to.

No man ever lived who derived any benefit from a suit being brought against him. No matter how small the amount, people begin to think all kinds of things, especially when a person is sued right in his home town on a little claim like this.

You don't want that to happen. Neither do I—having no animosity against you, nor personal feeling of any kind. So why not make up your mind to wipe this trivial matter off the slate right now, once and for all? It is the right thing to do, a manly act.

Let me have your remittance in tonight's mail. Otherwise I can delay proceedings no longer.

Yours truly,

FOLLOW-UP No. 3.

Dear Sir:

Words and postage stamps seem to be wasted in an effort to get you to pay this small claim. But I made up my mind this morning, before drawing up the papers and forwarding to our local attorney in your town, to give you this last chance to pay without suit.

And it is the last chance—my final word to you. Surely I have treated you like a gentleman, with all courtesy and consideration. But I hereby notify you that unless I receive the above amount within forty-eight hours papers will be forwarded to our attorney in your locality, with instructions to file suit against you without further notification.

You may have been indifferent all along to letters—but when this action is brought against you I am positive you will regret it very much and would pay several times the amount rather than have had it happen.

I send you this final word—which is absolutely the last thing you will hear before suit is instituted.

A remittance by return mail, sent special delivery, will avoid this action—nothing else.

Respectfully yours,

ACKNOWLEDGING PAYMENT, ASKING BALANCE

In the first of these letters the attorney acknowledges receipt of a remittance; the second is intended to cover the second remittance, and the third is designed for the client who has again failed to meet his obligations.

Dear Sir:

Our client(s) has (have) informed us of your payment of $..... on this account, leaving a balance of $.....

Please accept our thanks.

Since it is evident you are willing to settle the claim without controversy, we have decided to accommodate you.

Further action will be withheld until....., when we shall expect a remittance of $..... (or satisfactory payment). If payments are made promptly, no costs will be added.

Yours truly,

FOLLOW-UP No. 1.

Dear Sir:

Enclosed find receipt for your remittance of $..... Please accept our thanks for this payment.

We are willing to withhold action on the remainder until ....., when we shall expect a satisfactory payment. If remittances are made promptly, no costs will be added.

Yours truly,

FOLLOW-UP No. 2.

Dear Sir:

Your promise to make regular payments on the above account made us feel you wished to treat our client fairly. For that reason we withheld action up to this time.

We are trying to help you to settle without adding a lot of court costs. But unless we receive remittance by return mail we must proceed against you at once.

It rests with you as to how we shall act. Settle it now. It is the sensible thing to do.

Yours truly,

SECTION ELEVEN

Letters That Secure and Enthuse Agents

Letters That Secure Agents

SEEKING AID IN SECURING GOOD AGENTS

In this letter an appeal is made through tactful reference to the reader's standing in the community and his desire to help a younger man. A commission is offered for such co-operation.

Dear Sir:

Wait! One moment, please.

We don't want a dollar of yours; not a word about insurance, either. We're in trouble. We have a little favor to ask of you. It is not much. In the end *you* will be the gainer.

Because of your position and standing in your locality, we believe you can give us the names of one or two good men in your city who might be developed into capable representatives for this company.

Here is a chance—a big one—a solid, substantial something-in-it for the *right man.* We want him—we want him *now.* We believe *you* can point out the right man. We don't ask you to do this for nothing. We ask you to accept a reward. A commission on all the business he writes during the first year.

Isn't it worth while to you? Can't we depend on you to take an interest in this thing promptly, and at once get us into communication with the *very best kind of a man?*

We'd really like to have the names of several, or maybe you have a particular friend whom you would like to see do more than he is doing. This is a real, legitimate opportunity for you to help him to something bigger.

And then, too, you mustn't forget—there's something in it for you. If for any reason you can't do this for us, won't you tell us right away?

Yours very truly,

SELLING A GASOLINE VAPORIZER BY AGENTS

An answer-to-inquiry letter describing the merits of a gasoline vaporizer, showing attractive selling proposition and an excellent return for the agent's efforts.

Dear Sir:

You are wise to be interested in the Eureka Gasoline Vaporizer. It is sure to make *big money for live men.* My general agents are making from $15 to $80 a day.

You can go to automobile owners and prove they can save 25 to 50 per cent on gasoline bills. They'll buy this vaporizer—the price is only $2. Our general agents go to local dealers and show how the device saves 25 to 50 per cent of fuel. Dealers sell it for $2 and make 100 per cent profit. It is bought eagerly by auto owners.

The Eureka is sold on a money-back guarantee. An article that will sell to every auto owner—and stay sold. Order a sample, try it two weeks. If unsatisfactory, I return your money. Price of sample, $2; ten to one hundred, $1 each; one thousand, 60 cents each; more than one thousand, 50 cents each. The general agent sells the local dealer at $1 each and gets $40 to $50 a thousand. You should sell fifty a day easily at a profit of $20 to $25 a day.

By quick action you can get liberal territory. You hold it by buying one hundred vaporizers for every thousand autos in your territory. If your State has fifty thousand cars, you buy five thousand vaporizers to get the *exclusive State agency.*

I want a live man in your locality at once. I like your letter and feel that *you can make good,* so make you this offer: You can have fifty vaporizers at 60 cents each, delivered. Sell these; then if you want the State agency and don't care to buy the requisite quantity, deposit $200 with me. This will be refunded when you have bought five thousand vaporizers. When you make the deposit you can buy one hundred vaporizers or more at 50 cents each. Also, one of my men will visit you and get you started; then if we can't prove you can make $10 a day and expenses, I will refund your $200 gladly and pay you $10 a day and expenses for your time. Territory is going fast. Don't wait. Order a sample today. Use it two weeks. If not satisfactory, return it and get your money.

Yours for mutual profit,

LETTER TO AGENTS ABOUT WASHING MACHINE

The writer first awakens the agent's desire to make more money, then brings out effectively and in few words the best selling points of this machine. The letter is well balanced and should appeal to any keen agent.

Dear Sir:

This is an age where every live man takes a tumble to himself and makes all the money he can! He wants to make it fast. He

wants to make it easily. He wants to make it honestly. He wants to make it by selling something that people must have—something that sells readily because it is the best thing of its kind, and hence he does not have to talk himself to death trying to sell it.

Such an article is the Monarch Washing Machine—the self-selling wonder!

No woman can resist it, once she finds out how much labor and trouble it saves her. She has had her sorrow with laundresses, she is tired of drudgery and disappointments, she is anxious for relief from the burden of washing — therefore, when you approach her with the right kind of washing machine, that fulfills all her dreams right before her very eyes, she is all attention, and makes a very sympathetic, willing—even anxious—customer.

The Monarch not only washes quickly, but washes easily, washes clean, is easy to handle, and its simplicity and durability of construction are a marvel to all beholders.

This wonderful machine has a host of satisfied users everywhere, and it particularly satisfies *the man who sells it!* It backs up every claim you make for quick profits, big sales for you!

The attractive ball-bearing feature of the Monarch appeals to every woman because it makes the operation of washing so very easy. It turns Trouble into a delightfully smooth operation that cleans her clothes so swiftly and easily she is positively astounded. Nothing to get jammed, clogged, caught, or out of order—no trouble, no hitch, no worry, no waste of time.

This self-selling machine creates new customers for you every day—one woman tells another—your neighborhood becomes a beehive of new prospects—everybody will be looking for "the man who sells the Monarch!"

Here's quick money for you—a good solid business proposition that banks bigger profits for you every week that goes by.

Yes, the Monarch is a great, big, live, sizzling opportunity for you. Don't wait—write me at once. Red-blooded, rustling, *permanent* people are the kind I am looking for. Now is your time—*now—today*—not tomorrow or next week. Get that letter off in the mail to night.

Yours for Quick Sales,

SELLING AN AUTO FUEL THROUGH AGENTS

An answer-to-inquiry letter worded to make the agent see that the product is a good fast seller, that the profits are big and easy, and that he has a chance to obtain exclusive territory.

Dear Sir:

Glad to get your query about Speedo, the modern auto fuel. Am sure it will mean dollars in your pocket.

Look carefully through the enclosed circular. It tells you what Speedo will do. It also tells you of the satisfaction given to

users everywhere. These letters of appreciation come in the mail nearly every day.

Speedo tablets are put up in neatly labeled cans. Each can in carton, 12 cans to a carton, 12 cartons to a gross, weighing 75 pounds, ready for shipment. All as neat, clean cut, and salable as any breakfast food.

Enclosed price list shows what you can make if you secure at once the exclusive sale right in your locality. I protect all representatives.

Ample printed matter sent with each order. All goods f. o. b. this city *cash.*

Speedo is an easy, rapid seller and a wonderful repeater. Every auto owner or user of gasoline power is interested in an article of low cost which gives *higher efficiency.*

Speedo is a guarantee of both, the users claim. Speedo shows as much pep in profit-making as it does in performance.

The field for profits is unlimited in your locality. So it's dollars drifting away every day you're not selling it.

Act immediately. Send at once for enough to try the proposition. You'll want the exclusive sale in your neighborhood. Don't wait for the other fellow to get this. Put your order into the mail at once.

Yours for mutual profit,

A "MYSTERY" LETTER TO ATTRACT AGENTS

Here the selling proposition is not revealed. It is a letter to awaken curiosity and get answers from people who want to make money. The letter brought a healthy volume of replies.

Dear Sir:

You have red blood and ambition. You are anxious to grow. You are willing to put forth every effort to force yourself upward. You believe in yourself. You cannot be content dragging one foot after the other in the humdrum process of keeping a job at so much a day.

The terrible grind, grind, with no relief, no ambitious prospects ahead, the realization that you are but a part of a machine—these serious thoughts, which confront every self-respecting man and woman at some point in life, will arouse within you today a great new determination to get up and do something.

You have this ambition *now*—the longing to get ahead, to have a business of your own, to be free to employ your best thoughts, your best energies, for your own profit. You desire to work hard for your personal advancement—then listen: *Act!*

Get right after this new opportunity that holds the very chance you are looking for. Step into the path to prosperity. Gain for yourself—accumulate for yourself—win for yourself. Get into action at once.

I am here to help you just as though I were your own brother.

Let me launch you on one of the greatest money-making undertakings you ever thought to encounter.

Write me by return mail and I will tell you promptly all about our wonderful plan for helping ambitious people succeed.

Don't wait until tomorrow—write today.

Yours very truly,

ATTRACTING BUSINESS FROM INSURANCE AGENTS

This letter from an insurance agency gives a brief statement of the preceding year's profits and shows the agent good reasons for bringing his business to this concern.

Dear Sir:

In 1920 this agency did a business of $7,905,000. An increase of 56 per cent over last year.

We have no agents. No agency organization expense! So we pay higher commissions, with rates the lowest in America.

Other agencies may safely place their surplus business here—their agents cannot become interested with us. We have no place for them, no inducement.

All business is the agent's sole property. We never go over his head—never solicit direct.

Make this office your surplus-business agency, for life, accident, and health insurance. Efficient service is our highest aim.

We shall appreciate warmly any chance to serve you in 1921.

Yours very truly,

SEEKING AGENTS FOR A GASOLINE ACCELERATOR

In this letter a money-making opportunity is pointed out, with an offer of county rights. The writer puts the proposition up to live agents in very convincing style.

Dear Sir:

I have just opened your letter. Am mighty glad you are interested in Motorpep, because it means money for both of us.

We have the fastest selling article you ever saw. Its money-making possibilities are practically endless. It's such an easy seller! Motorists take to it quickly. After their first trial they come back for more right straight along. You needn't sell them over again—they wouldn't be without it. It puts new velocity into every car!

We want agents who are up-and-doing, capable of advertising counties and employing other men. We want agents who never put off till to-morrow the man they can sell to-day.

You have a great money-making opportunity in Motorpep. It is not just a gasoline accelerator—it is a scientific, satisfactory article that fulfills every claim you make for it. You can sell Motorpep on truth and fact. You will find motorists looking for a product

that puts more miles into gasoline and new life into the motor. Motorpep will do this—endless tests have proven it!

The enclosed circular tells you all about Motorpep. Every statement made is absolutely true. We want county agents throughout Minnesota—capable of contracting for one county or more. Motorpep retails at $2 a quart can. There are twelve quart cans to the case. Our prices to you are as follows:

1 case or more.....$18, prepaid express.
5 cases or more.....$16, prepaid express.
25 cases or more.....$14, prepaid express.

Now, my suggestion is that you make up your mind right away, peruse enclosed contract carefully, fill it out, attach remittance according to terms of agreement, roll up your sleeves and get busy. You soon will be just as enthusiastic as are all the others selling Motorpep. It convinces quickly and makes money fast. Don't lose a single day. Let your contract go forward today.

Yours very truly,

INSPIRING THE BOY TO SELL AUTO ACCESSORIES

This is an unusual letter written to young chaps. It talks to a boy on a boy's plane of understanding. It is careful to explain clearly the nature of the selling plan, then inspires the reader to get busy.

Dear John:

You're one of those boys who want to succeed in life. You want to make a name for yourself. You want to make money, too. But you don't want to wait a hundred years to make it. You want to get an early start. An early start's half the battle.

So today I come to you with *the big opportunity*. It's real. It's genuine. It's worth your while. It will last and grow. That's what you want. Something that will *last*. Something that will *grow* and mean big things for you. The fellow who isn't looking to *the future* is making a sad mistake.

Here, then, is a real money-making chance we are offering intelligent, ambitious boys.

The Lawrence Auto Accessories Company wants you for its local agent. We manufacture quality accessories for motor cars. Our line is called Lawrence Accessories, pictures and prices of which you will find in enclosed price list. They appeal to every car owner in the country. Lawrence Accessories add to the ease and comfort of his car. So he's *always interested*. In fact, after he knows you handle them he'll be ringing your telephone very often. He'll prove a steady customer. One Lawrence Accessory sells another.

You want to be a regular, full-grown salesmen and you want to be treated as such by your customers, by everybody. The boy who takes a man's place in a manly way is treated like a man. He must keep his word; he must deal squarely, fairly, honestly; he

must be prompt, pleasant, polite—always. He must remember, as local agent of the Lawrence Accessories, he is acting for a manufacturing company that backs up every article with its good name.

These automobile parts are fully guaranteed. They are sold on a money-back basis. They are reliable, efficient, economical. Lawrence Accessories sell themselves. These are big advantages for you *right from the start.* Every autoist will buy the goods you are handling. Therefore, all you have to do is get acquainted with all the motorists you can. Make every one of them see how you can supply him with Lawrence Accessories, delivered right at his home, promptly, at lowest prices, direct from the factory to him. You save him wholesalers' and jobbers' profits. Always remember *you represent the factory.* We are manufacturers. We produce every Lawrence Accessory described in enclosed price list.

Our offer to you is this—read it carefully: We agree to appoint you as one of our local agents. After reading the enclosed price list and order blank carefully get busy and see all the motor-car owners in your neighborhood. They will select the parts they want from your price list. Every article is something every car owner actually needs and will buy. You soon will have orders for $10 worth. Then fill out your order blank carefully, attach $5 post office or express money order, or currency by registered mail, and send to us. Then we will ship the goods to you promptly. Upon receipt of them you deliver promptly and collect your $10. This is 50 per cent clear profit. It's more than most salesmen get.

Now, I want you to study over this thing carefully. If there is anything about my letter or order blank or the price list or our offer which you do not thoroughly understand, I want you to write and tell me so at once. I shall answer you fully by return mail.

This is a permanent, paying business for you or some other bright boy in your immediate neighborhood. If you want to find out anything about this company, write at once to the National Commerce Bank, Boston, Mass., and ask whatever you want to know.

We guarantee that all goods described in price list are exactly as represented or your money will be returned.

Let me hear from you promptly. If you take this agency, you and I will work together on this thing and I shall personally help you in every way that I can. We must lose no time. *We must get busy right away.*

It's a great, big chance for you to start out on a money-making business career. You need no previous experience and it won't take up too much of your time. It will bring you big profits. Get out after these auto owners today.

Sincerely yours,

FOLLOW-UP LETTER TO BOYS ABOUT ACCESSORIES

Urging the boy to grasp the opportunity presented, picturing the immediate cash rewards, and suggesting the influence thereof on his later life.

Dear John:

Live, aggressive Lawrence Auto Accessories boy agents are making money. Every one of them is daily adding to his new bank account. *Why not you?*

I've written you. I've shown you how you can get an easy start in a business of which anyone would be proud.

And now I'm wondering whether you are a boy who doesn't like money, who cares not a single thing for the future, who believes that opportunity will come to him—that he needn't go after it.

Don't make a mistake. The old saying is that opportunity knocks at every man's door. This isn't so. It only whistles as it passes by.

This chance—your chance—to become a local agent of the Lawrence Accessories Company is opportunity whistling to you. It's your chance to get a real start in the business world. It's for the boy who must, will, and shall succeed. It's for manly chaps who refuse to spend any money except that which they themselves earn. It's for young fellows who have that fine, independent, glorious spirit of wanting to be self-made.

You're that kind of a boy. You want to stand on your own feet, use your two good hands and your brains to get that start in life. And that start has come to you—right here and now.

Again I enclose you our illustrated price list. Again I send you an order blank. Again I urge you to get out among the car owners. Again I say, Go after this thing for all you're worth. Again I tell you that an abundant crop of dollars will be yours. Again I say that if you prove to me you're a hustler I soon shall have a real promotion in store for you, a broader chance, a bigger outlook, a wider field for money-making.

Lawrence Auto Accessories boys are making great records. Each one of them grows more happily excited over his new business every day. Because these accessories are "exactly what they've been looking for"! Because they save wholesalers' and jobbers' profits! Because they are guaranteed satisfactory or money back! Lawrence Auto Accessories appeal instantly to auto owners everywhere. They buy them on sight. It takes very little talking. It needs no urging. The moment car owners see your illustrated price list and get acquainted with what you have for them your work practically is done. The accessories do the rest. Your prospects will choose what they want. They'll buy of their own accord. They'll say: "Get me these things right away. I need them. Here is your money. Get the order off at once!"

When things like this happen it'll make you tremendously enthusiastic. That's what makes all the other boys so eager about

this dandy business. The profits seem to come to them without half trying.

The same thing will happen to you. You'll find—I repeat this for the sake of emphasis—every car owner will prove a regular source of income to you—a regular, willing, and easy buyer.

Now, you must get started without further delay or hesitancy. Don't let anything or anybody stop you. Here's a lot of money you can make easily if you decide it can be done.

I want to hear from you by return mail saying you want to be our local agent and are already out after the car owners, taking orders for these accessories. Don't let the grass grow under your feet. Write me at once that you've gone into this thing with head, heart, and hand.

I want to see you get started right away. Before a week from today I hope to have you happily jingling a lot of Lawrence dollars in your pocket—or, better still, with a brand-new bank book showing a nice deposit to your credit.

That's the stuff that counts.

Yours for success,

SECURING LIVE AGENTS TO SELL VIBRATORS

Offers a money-making chance without risk on the agent's part. He buys a sample vibrator on installments, and also is permitted to sell them on installments. Money back if not satisfied.

Dear Sir:

We want extra-good agents to sell the Ajax Electric Vibrator. It sells for $35 and to the agent for $25. He can buy his sample on installments, $5 cash and $5 a month. He can sell the Ajax on installments, too. He can have his money back in thirty days if it doesn't prove a great, big money-maker for him. Could anything be more fair, riskless, and reasonable?

Now, as to the kind of agents we want and the kind of article the Ajax is: Listen! We want agents who have the persistency, persuasion, and punch. Fellows with salt and spirit in them, who are salesmen from the ground up! Such men can build up a fine, large, profitable Ajax business, both cash and installment. The Ajax Vibrator is a wonder in assisting nature to overcome all forms of disease.

It saves hundreds of dollars in doctors' bills, medicines, and health trips. Its price should be $350 instead of $35. We have proof of thousands of cures by the Ajax in diseases of men, women, and children. Still our claims for its curative powers are not nearly as strong as they should be.

Thousands of tests have proven the value of this vibrator. That's why it is a swift, self-selling appliance. There are hundreds of dollars for you right now in this proposition if you will read enclosed literature and write us immediately how you feel about taking up the sale of Ajax.

We are willing to co-operate in every way with live, rustling men who can go out and *produce,* and later we would have interesting territorial propositions to offer, with general agency.

We want someone in your locality who is full of energy, and we want him right away. He simply can't help but do a big business in Ajax Vibrators. If *you* are that man, get busy and let us hear from you. Better hurry off your reply in tonight's mail.

Yours very truly,

FOLLOW-UP TO AGENTS ABOUT VIBRATORS

Here the agent can get and try out the selling qualities of this vibrator by making a small payment down. The agent's confidence is won through the straightforward tone and money-back offer.

Dear Sir:

Recently we wrote you about taking the agency for the Ajax Vibrator, a wonderful health appliance that really can do more for sick people than all the medicines and men of medicine in creation. We are positive if you knew what other agents are making with this proposition you would get busy and apply for the agency in your locality by next mail.

As we need someone to represent the Ajax Electric Vibrator in your city at once and have a very attractive territorial and general agency proposition to offer him, we would thank you to advise us immediately as to whether you can take hold.

We are willing to ship you a sample Ajax Vibrator upon payment of $5 down and $5 monthly. You are to try out its salability for thirty days; then, if dissatisfied, you get your money back. The Ajax sells for $35. The agent buys it for $25. He can sell for cash or on installments. In taking the Ajax agency, therefore, he is not risking a dollar. On the other hand, he has every opportunity and every assistance from us in building up a large and lucrative business for himself.

The Ajax Electric Vibrator will bring gratifying relief to every man, woman, or child who uses it, acting, as it does, in accordance with the great fundamental law of Nature. You will be selling something that really does the work, readily brings results, rapidly arrests disease and conquers pain. It sells itself by promptly fulfilling everything you claim for it.

After you have proven your ability we'd be willing to allot you generous territory, give you a general agency. Your sub-agents would receive $10 for each sale and we would allow you $4 on every sale made by them. Then, you would also receive this extra commission on your own sales. If you proved a good organizer, however, it would pay you best appointing and assisting agents.

There is quick, sure, big money in this clean-cut proposition for you. Don't hesitate when a real opportunity is laid right into your lap. Write—us—this—very—day.

Yours very truly,

A FREE VIBRATOR TO ENERGETIC AGENTS

This is a good plan to show the agent the salability of the article and spur him to immediate action. It includes a generous profit to him without obligation.

Dear Sir:

Let us again and finally urge upon you the big money-making possibilities in selling the Ajax Electric Vibrator in your locality, acquiring a territory and directing sub-agents. In view of your apparent hesitation, we have decided to make you a very special offer because we want to reassure you about acting without further delay.

If you will send us immediately the names of a number of sick or ailing persons in your city and we succeed in selling three Vibrators as a result, we will ship you promptly an Ajax Electric Vibrator *free*. When we correspond with them we will not mention your name, so you need not hesitate about giving their names at once. If you do not wish the agency at all, we will pay you a cash commission of $8 on every instrument we sell through names furnished by you.

So, you can make money on the Ajax Vibrator either as an agent or as an outsider. There is not one sick person you know who would not be heartily enthusiastic over it after a brief trial. It represents an enlightened, sane, natural, drugless means of curing disease. Every person benefited recommends it to others, and that is why it proves a splendid, lucrative proposition for agents.

Through our liberal proposition above you can get an Ajax Vibrator free or make a clean commission of $8 on every person who buys one through your having sent us his or her name. This ought to appeal to you as a mighty attractive way to turn your spare time into good round dollars. The Ajax is a highly meritorious article. You will be benefiting others and getting paid liberally for it in the bargain.

We hope you will start promptly gathering names and sending them to us, either on the basis of getting a free Vibrator or of receiving $8 for every one sold through you. In this way you will have a chance to observe their wonderful curative powers and ready salability to all ailing persons. Then we predict you will be only too eager to become our regular agent in your locality.

Now, let us hear from you right away. Every moment you spend in the interests of the Ajax Vibrator will be paid for in cash as explained above. Get busy collecting names and you will reap a harvest of easy profit. *Write us today.*

Yours very truly,

SELLING AN ELECTRIC HEATER THROUGH AGENTS

A rousing ginger letter that points out the big chances for increased sales that new improvements mean to an agent. These changes will interest new buyers and boost his own profits.

A Sweeping Success! The new Reliance Electric Heater a quick winner among thousands. A deluge of delighted letters! Orders crowd in from all points.

Dear Friend:

We are inspired to write you today! "There's a song in our hearts." We're simply snowed under with glad messages about the money-getting new electric heater, and how it is winning with a rush—winning, winning everywhere.

Never have we had a product that *captured buyers* with such unbelievable rapidity. *Never* an article that so *completely swept* the Reliance agents off their feet. *Never* anything that brought such a prompt influx of ship-quick orders and glowing testimonials. *Never* a heater that gave such *complete satisfaction. Never* an object that *sold itself* so readily. *Never* a line that opened up to agents such endless possibilities of money-making.

Listen! We'll tell you something you'll scarcely believe. Maybe it will be a bit of a surprise. Maybe the happy thought never occurred to you—but here it is: The profit possibilities for agents in the Reliance business have not even been scratched yet. Its opportunities are a hundred times greater than you've thought they were.

We mean right in your own vicinity—right where you're operating at this very moment—where the field is full of richer plums of profit than you ever dreamed.

Right this moment Reliance agents in many sections are more than *doubling* their sales on the new electric heater. Where, in a given time, they used to sell one of the former heaters, they're now selling two, three, and four of the new ones.

You bet! They've found this greatly improved heater a six-cylinder seller, a real hypnotic article whose steadier, fuller heat warms the heart of the hard-to-sell prospect, makes him open his wallet and hand out the currency.

So don't for a moment tell yourself you've combed your neighborhood of electric-heater buyers. Not at all! Tell yourself you've *only just begun.* Tell yourself that the new Reliance *changes the whole situation* and makes every prospect a must-buy for you to gather in, *not one by one, but in twos, threes, fours, and fives.*

Broaden your view. Set a higher mark. Tell yourself that from now on you can sell several heaters to every one you sold before. Tell yourself that this exciting new quick-profit heater, with its many up-to-now features, is the *cash getter* with which you'll blaze a brand-new sales record on high speed that soon will make you a more frequent visitor at the bank with that little deposit book.

Get together all your hustle on the Reliance heater. The agent who puts new spark plugs into his engine of enthusiasm as he strikes out for big stakes on this selling wonder is the man who'll soon be amazed to find there's more ready money in selling it than in anything else he can find.

Fill out the order blank. *Right now.* Fill it out generously, for your own sake. The more heaters you order the more quick profit there's in it for you. Many of our most timid agents are ordering dozens of the new Reliance.

Why, you really could leave twenty of these electric heaters in twenty homes in one town and collect your money from *all* the very next day. That's the way the Reliance does the trick for others—*why not for you?*

Get your letter off tonight. The time's ripe. Folks are just beginning to need a little heat in the cool evenings. So you can walk right into their homes with the electric heater. You won't be intruding. They'll welcome you. You're bringing them a world of comfort.

A golden harvest of dollars is waiting to roll into your lap. Get into the game right now. You'll be thunderstruck at the great, big, handsome profit showing you make by the first of the year. Why, man, you can get acquainted with more five, ten, and twenty dollar bills than you ever did before in that length of time. *Get 'em coming your way!*

Yours sincerely,

Letters That Enthuse Agents

PICTURING BIG PROFITS FOR LIVE AGENTS

A letter full of spirited sales arguments and convincing facts, showing attractive money-making possibilities that will stir any man. Suggesting that the individual owner of a lamp act as sales agent and increase his income.

Dear Sir:

The Apollo Safety Lamp, because it is such a remarkable seller, is an income builder for men and women in all walks of life. It is a wonderful money-maker because it is so easy to sell. The reason it is immensely popular with all classes of agents everywhere is that very little effort is required to make a sale.

You don't want something that takes a lot of argument to get folks to buy. You want something that *sells quickly,* that is *absolutely reliable,* that *pleases your customer* from the day he buys it and keeps on pleasing him day after day, week after week, month after month, year after year.

You want an article that is so satisfactory it makes every man who buys it talk about it to his neighbors and tell them where he got it. You also want an article that looks good to the prospective buyer at the first moment he sees it. Yes, you want him to like it instantly. Because the moment it meets his eye and *looks good* to him the lamp is fifty per cent sold. That is the *magic* of having something as attractive and magnetic as the Apollo Safety. And the beauty of it is, too, that this lamp is *absolutely dependable* as well as *good looking*—it roundly fulfills the principle that "handsome is as handsome does."

The more you work along the idea that everybody is a prospect for an Apollo Safety Lamp, the more you will be startled and gratified to find that this is absolutely true. That's because of one amazing fact which many of our agents have discovered to their profit:

Many people go along blissfully satisfied with the lamp they have until they see a magnificent lamp like the Apollo Safety. Then they immediately grow discontented with what they're using and want a new lamp.

That is a thought for you to keep in mind. The sight of an Apollo Safety will make hundreds of your townspeople dissatisfied with their lamps and want new ones. Don't forget it! It's a big, cashable selling idea. The more you remember it and the more you put it to practice, the larger will grow your bank balance. So you cannot afford to let it get out of your mind.

So go into the lamp business *right!* Go into it to sell *quantities* of lamps. Don't stop at a few—with the endless sales prospects around you. The more you look for these prospects, the thicker you'll find them. People see the lamp and want one like it.

The more lamps you install in the homes, the more people will be asking about them, finding out who sells them; the more prospects you awaken, the more people will be coming to you for Apollo Safety Lamps. Agent after agent has found this out—selling lamp after lamp, until finally he thinks nothing of dozen or two-dozen orders. You gain momentum very rapidly, because each Apollo Safety you sell makes it easier to sell the next one.

Have a stock of lamps on hand constantly, just as the other Apollo money-makers have. Your field develops rapidly—and your income mounts up with a speed that makes you wonder why you didn't go after this wonderful lamp business before. The way to sell these lamps quickly is to *have them on hand*—don't keep people waiting for them. Deliver them and close your sales right on the spot.

Right now is your rich harvest—when Apollo Lamps are selling as they never did before! We urge you because we know the result will make you a more prosperous and contented man. Now is the time to talk lamp, think lamp, demonstrate it, and sell it—one after another. Get in that order tonight—invest right away in a seven or ten or twelve lamp order. It's money you'll get back quickly, with much more added to it.

Your friend,

HOW PEOPLE CAN PROFIT BY THEIR SPARE TIME

Here is a strong letter about turning wasted hours into money; showing how to make good profit in spare time and why the reader should do likewise.

Dear Friend:

A legion of ambitious *Apollo Lamp* agents have just struck a new idea of coining more of their spare time into dollars—and every one of them is working with all his might and main. It's time for you to join them.

Men and women everywhere are making bigger, better use of their spare time, their leisure hours—all these precious golden moments they formerly idled away or wasted on things or people that brought them no return.

I speak to you with boundless enthusiasm today as one who has big news for you. I speak as a worker myself, and not a talker.

I want to help you make more money.

I can. I will. I will help you help yourself. You can use more money, can't you? More money to spend, more money to do the things you want to do, more money to get the things you want to get for those you love, more money to put into the bank?

So, I strongly urge you, for your own sake, to join my new self-conscripted army of *Apollo* agents who have started out in dead earnest to cash in on every hour of their spare time.

Not one of them will waste another minute, another hour, another evening. Every day must mean the sale of one lamp at

least—maybe two, or three, or four. Every day must mean a demonstration of the lamp to one or more prospects. Every day must mean the jotting down of new names and fresh prospects for the next day.

This is the system for you to work on—and it positively will get you the money—steadily, surely, without fail—your profits piling up daily, weekly, monthly.

Listen! A wonderful new feature of the latest 1920 model *Apollo Safety Lamp* is the clever *self-cleaning device* which now goes with each lamp absolutely free.

Our new legion of agents are finding this free self-cleaning device a remarkable sale closer. Folks are fascinated by it everywhere. You will be astonished at how a simple thing like this will help you make dozens of sales.

Hence the thing for you to do is to order immediately a fine sample lamp, with the free self-cleaning device, and start right in with the rest of the fellows who are selling more *Apollo Safeties* in their spare time now than they ever believed possible.

Think! Many of them perhaps are making more on their lamp sales in the evening than they make at their regular occupations during the day. They are amazed, delighted, enthusiastic. Their orders for more lamps are coming in thick and fast from North, East, South, and West.

So I can't help but want to see you busily employing your spare time and making as much money as they are. You know the fall is here, and the winter evenings soon will be upon us. It is the rich harvest time for the *Apollo Safety* reapers. Ah! Its pure radiance lights up all the surroundings and brings new cheer into every nook and corner. All these things guarantee a warm welcome, a listening attitude, and that willing answer, "Yes!"

Now, no matter what kept you from going after more lamp sales heretofore, now is the time to make up for it. Now is the time to make up your mind that a sale a day is possible and you can do it. Then you'll turn right around and prove to yourself that even two or three sales an evening can be made.

Don't doubt it. Do it. You can. You will.

Fill out the enclosed blank with a new high resolve. It's your big start in joining the spare-time money-makers. Fill it in right away, with your mind fully made up. Pin your five-dollar remittance to it. Get them right into the mail—*now.*

You'll soon be ordering lamps in lots of three, four, seven, and a dozen. Mark my words—you'll have the dollars steadily rolling in to you if you make this start, beginning now, ordering your first lamp at once.

Your order will be brought right to my desk. Your lamp, with the free self-cleaning feature, will be shipped promptly. And from today on I'm going to take a genuine, brotherly interest in seeing you progress on your big drive toward prosperity. I'm waiting to hear from you by return mail.

Your sincere friend,

AROUSING NEW INTEREST IN SELLING A LAMP

The arguments of efficiency and economy are emphasized effectively here. The bright business prospect pictured is another appeal which is sure to spur the agent to enthusiasm and new effort.

Dear Friend:

A great wave of efficiency and economy is sweeping over the world—a fact which has something vital to do with the 1920 Apollo Safety Lamp and the bigger profits you can make out of it. Hence I have glorious news for you for 1920—that is, if right down in your heart you are deeply interested in making a much bigger cash year out of 1920 than you did out of 1919.

The good news I have is this: People everywhere can be sold the 1920 Apollo Safety Lamp twice as easily as it sold heretofore. A startling statement—but true! And here is the big reason: Everybody is more deeply interested than ever in efficiency and economy, and any article you show having these two great virtues will interest people instantly. They are putting aside useless luxuries. They are buying practical things only—things they need in the household and in business.

The 1920 Apollo Safety Lamp is a marvel of practical utility, service-giving, and full value for the money. It will appeal to every householder because of its great efficiency and economy. It stands as a shining example of magnificent service. It is a 100 per cent efficient article that discourages wastefulness. It is a thrifty thing to its very backbone, sold by thrifty agents, bought by thrifty users.

The 1920 Apollo Safety Lamp, in addition to the great selling advantage just mentioned, and innumerable others I needn't mention —for you already know them—has two extra features now that no alert agent can afford to overlook:

Extra feature No. 1 *is this:* Even though prices of all materials have advanced, the Apollo price hasn't budged. Not a penny more do you pay. You still get this wonderful lamp at $5, because it is the policy of this company to stand by its agents—to protect their interests, to make it easy and sure for them to sell these lamps, to put in their way every dollar possible.

Extra feature No. 2 *is this:* The wonderful self-cleaning device goes absolutely free with every 1920 Apollo Safety Lamp. This free offer is continued during 1920 in the face of higher cost of materials. So this is going to be a great lamp-selling year for you. Why, already the 1920 Apollo sales have begun to soar—and you are one of the agents I'm positive will be quick to take advantage of the widespread efficiency and economy movement, into which this lamp *fits exactly.*

This wonderful lamp as a money-maker is truly as magic as Aladdin's fabled lamp—that produced such priceless treasures. You can go out with your wizard Apollo any evening in your spare time and produce magic profits just as often as you make up your

mind to do it. Did you ever stop to think how many people and things needlessly waste your time and never give anything back for it? Stop and think this over. It will startle you. Then make up your mind that 1920 will see a great change in the way you spend your spare time—and straightway fill out that order right now for the opening ammunition of your 1920 campaign. Have a fine new lot of 1920 Apollo Safeties shipped to you by return express and get busy making those night raids on the homes of your lamp prospects.

Walk right in on them. Go into their houses with one of those wonderful light givers. Let them see its smooth, even light; its glorious radiance, that brings new cheer; its cleanliness; its wickless, sootless, dirtless virtues; its trim, nickeled beauty—and all of this at no rise in price. You'll sell your man every time! You'll sell him as sure as you live! You'll sell one or two or three every night you get out after them!

Here is the big 1920 thought for you: "I am going into this lamp game *wholesale*. I'm going to order ten and twenty lamps instead of one or three or seven. I'm going to swear off on the old now-and-then method of selling, and start a new, systematic, determined canvass for an hour or so every day, in the late afternoon or evening. I'll sell one, two, or three a day instead of that many a week or a month. It can be done. And I will do it."

Make out your order now for these first 1920 lamps. It's only your "practice order" that gets you into the swing of selling. It will be followed by many, many more. Your biggest lamp-selling year is right before you. And right now is the time to begin, and I'm here to help you right heartily with every service it is in my power to render.

Yours very sincerely,

APPEALING TO AGENT'S SELF-CONFIDENCE

This letter contains a wealth of fine inspirational material that can be used profitably in letters to agents about any other article. So with all the other letters to agents in this book.

Dear Sir:

The brisk, cold days are here. The crisp, bracing air brings back a new zest in life. We stand briskly erect, shake ourselves, inhale God's clear, sweet ozone, drop from us the lethargy of late summer, come out of our husk of inactivity, straighten our spines, and dash forth to deeds anew.

The goodly farmer has garnered his riches of field and orchard, stowed some and sold some, and his wallet is jingling, his bank balance bulging, his content supreme, his heart glad, and his purse fairly easy to open. *See?*

Now is the ripe time for your harvest, your garnering of riches from your field—the broad, big field of Apollo Lamps. As the days shorten and the dark hours lengthen, all the folks around you

want more blessed light. You want them to have it, you want to sell it to them, you can, you will!

Make up your mind this minute that the winter of 1920 will show a mighty increase in your sales of Apollo Safety Lamps. Make up your mind that the field of prospective Apollo users is more fertile than ever. Make up your mind that *everything comes to him who goes after it.* Make up your mind that out of the large army of hustling Apollo salesmen you will be one of the big money-makers of the great winter campaign.

I personally have full faith in your ability to make your sales this season surpass all former showings. I know you will double your record. I am anxious to co-operate with you through every means in my power. I want you to go after the big money in this business—go after it with head, heart, and hand. I want you to end this season with a great, big bunch of greenbacks laid away. I know you can if you will.

You have only to put a firm foot down upon all hesitancy or lack of confidence. Right here I quote you from a famous little book on success. Mark well the words: "Fortune is a jade who must be coerced, commanded. She will not be coddled. She is ever elusive to the weak-willed. Deal with her tenderly and she will forsake you for a stronger man."

This wonderful, attractive business of selling Apollo Safety Lamps is dignified, legitimate, and lucrative without limit.

Think! We have agents who often order $600 to $1,000 worth, and they are men not one whit more intelligent or able than yourself. They are simply "grim grinders," and never let up in their determination to build up their sales on this excellent article of utility, which, as a light giver, as an economizer, as a non-troublesome device for turning night into day, has no equal in the world.

You are selling the very finest lamp in all creation. Get that thought deep into your system, into your salesmanship spirit. Half the battle in selling is to know down in your heart that what you offer has no superior; so you can look every prospect in the eye and swear by it. Having first convinced yourself it is the best, you can surely make the other fellow believe it, and if he believes it the trick is done.

Salesmanship is a fine art, but no one can learn it any better than you can. Clear, convincing argument is a science, a study, and you can improve yours just as powerfully as the other fellow. I want to urge you and help you in every way that a man can. You are one of the big Apollo family, and I am as much interested in your growth as I am in my own.

The more lamps you sell, the more sales victories you win, the broader grows your confidence in your ability. Get all six cylinders going, crowd on all your gasoline, put on the high speed to the top notch, and get acquainted with the bigger producer that is right now within you. He's the more prosperous fellow who can do all the things you admired or envied in other men. He wears your clothes, eats your meals, smokes your cigars. His friendly image

looks back at you every time you face the mirror. He's the chap who is going to sell more Apollo Safety Lamps this season than he ever dreamed was possible. He is *your abler self,* with a thousand tons of confidence to the square inch, and I am personally back of him to the limit in his new effort to set a high mark in selling Apollo Safeties!

We'll never put off till tomorrow the lamps we can sell today. We will begin at once and redouble our efforts with every passing hour. Again I quote from that wonderful little book on Success: "Go, therefore, and do that which is within you to do; take no heed of gestures which would beckon you aside. Ask of no man permission to perform. Begin this morning, this afternoon, tonight. Start upon the new journey within this hour."

Your sincere friend,

LAMP LETTER THAT BUILDS NEW AMBITION

More rich and productive paragraphs that will make agents get out and hustle with all their might. A special study of these letters will profit the reader of this book.

Dear Mr. Smith:

Gone—a rattling good year that all of us should be deeply thankful for. Arrived—a glorious new year that holds out its arms to us with a world of bright opportunities!

Do you know this is the time of year I have the feeling that I'd like to call a big, rousing mass meeting of all Apollo Lamp boys in one large hall and have the greatest fraternal pow-wow that ever has been held? I feel as though a monumental get-together celebration would do us all a lot of good!

But we can't do this, so I just sit down to converse with you today via Uncle Sam's Wireless. I want you to know that every canvass you've made, every word you've spoken, every order you've taken, for the Apollo Safety Lamp during the last year has been appreciated by me personally. I want you to know that I am thoroughly grateful for your good work, because I myself am a lamp salesman, and, although I have to stay here and run things, I'd a heap rather be out there in the field with you.

I know salesmanship and love it. I claim it is the peer of all vocations. It's an inspiring and honorable thing. The salesman, after all, is the real producer. He is the force that swings the pendulum of prosperity. Business would be paralyzed without him. Ah! He's the boy that keeps the wheels of commerce going 'round.

And that just reminds me. A few days ago I received a letter from an Apollo Lamp agent, a regular go-getter. He sells lots of lamps and is just as interested in this whole business as I am. He told me a lot about the way *he* sells lamps, and you'll admit he is a chap we all can listen to. *Read this:*

"First thing I said to myself when I began to sell Apollo Safety Lamps was: 'I've got to show the lamp itself to them to

make 'em really want it. They've got to see it, feel it, watch it burn. When you watch it, it becomes a thing of life, a breathing object, pleasant to be near, good to look upon, warm with sunshine, cheerful, cozy. I'll take it with me every blessed time. If I haven't got it along, my words are cold, my argument is lifeless. They must have something to look at, to admire, to see how it works, just like the small boy with the watch (you know the old, old story). So that's how I make my sales, and make 'em easy. An Apollo Safety Lamp is, after all, the most glorious argument you can put up to them, standing right there, as it is, right before their very eyes. *See?*"

You know and I know that our friend is *right*. He's got the failure-proof system; and this very man, by the way, sends us larger orders than any other on our list. He believes in keeping a stock on hand. "This way," he explains, "I've always got lamps to show and sell right on the spot; and, another thing, when I've always got 'em *on* hand I'm always hustling like the dickens to get 'em *off* my hands so I can turn right around and order a new bunch and sell *them*."

Ha, ha! You see it's a kind of continuous performance with this agent, selling lamps and pocketing the profits. I'm glad I let you read part of his letter. It'll do us both good, won't it? It shows us conclusively that *the big thing* is always to *show* the lamp and always have a good stock of them on hand. I guess a fellow could apply this aggressive man's ideas to success in business generally. The thought is "always to be there with the goods" to back up your argument.

So, here are two good, bristling thoughts to begin the new year on. Let's both you and me take them up and cash in on them. Let's make up our minds right here to *more than double* our business the coming twelve months. We know deep within us that it really *can* be done; it's all simply a matter of our making up our minds that we *will*. You'll admit it hard to find a more live, likable, practical, and persuasive article of merchandise than the Apollo Safety Lamp. It backs up every argument you make, fulfills every promise, gives a good account of itself, reflects credit upon the man who sells it, paying the purchaser endless dividends of satisfaction. Such an article is this lamp you have been selling, and so it always will be.

Resolve for 1920 to keep more lamps on hand. They are as good an investment for *you* as they are for the *user*. The more you keep on hand the more you will sell. Don't let that thought get away. Grab it, keep it. You can coin it into dollars.

Here's to you and yours and the new year! May each blessed day of it record for you new happiness, health, and prosperity.

Your sincere friend,

HOW TO INCREASE LAMP SALES IN DULL SEASON

In this inspiring letter the reader is urged to imitate the record of other agents in pushing his sales during the dull season. A safety screen is offered to attract special interest to the sale of the lamp itself during the summer period.

Dear Mr. Smith:

Do you know that our last spring and summer sales went 'way, 'way up, higher than ever before? This proved to us one remarkable thing: People actually are buying lamps in the spring and summer now just as readily as they buy them in the heart of winter. *The agent's opportunities and our opportunities are equally great all through the blessed year.*

It's a bully discovery—and inspiring. It's something that buoys a fellow 'way up! You can feel this way as well as I. You are glad to know that the season you thought poorest is as rich and ripe as the season you thought was the best—full of sales plums ready to be plucked. All seasons now are a glorious harvest for Apollo Safety Lamps. All agents are the harvesters—and you shouldn't let any fellow be a busier harvester than you are. Tell yourself you're going to reap a bumper crop of dollars—money you thought you weren't entitled to in the spring and summer season.

Plunge ahead into this newly discovered sale season. Lasso a big bunch of prospects, corral that flock of orders you're sure to find if you go in to dig them out. That word "lasso," by the way, reminds me of a Mexican war incident I heard a short time ago. It's simply a little story of sheer pluck and daring, and somehow it goes to show that a fellow who doesn't wait to see what the other fellow's doing, but gets busy and takes opportunity by the forelock, is the fellow who lands on top.

A bunch of Mexican Federals were whanging away at a small party of Revolutionists. Two of the Federals had a rapid-fire gun up on a post busily sputtering lead into the little band of Villa's men. In that little band was a mounted Oklahoma cowboy. He saw several of his companions fall while the rapid-firer kept singing its little tune. Suddenly he untied his lariat from the saddle, wheeled his horse around, with a ringing yell charged pell-mell at a plunging gallop up near the Federals, and swinging his lasso landed it full tilt over the machine gun and gunner. Then he whirled around with a wild, savage, ear-splitting echo and beat it back to his friends, dragging gun and gunner rolling over and over in the dust of the plain.

He put the other fellows out of action and won the day. He didn't wait for the bugle call of retreat. He didn't watch what his fellows were doing. He didn't stand back. He conquered because he "walked in where angels feared to tread."

You, my friend, in selling lamps this spring and summer can emulate our Oklahoma boy. The enemy of doubt can be taken with a rush. Turn your spring and summer canvass into a victory. You can rout out the lamp prospects from near and far—people you

never dreamed of selling, folks you've been giving the go-by in neighborhoods you've thought unsellable.

And there, too, is a nice little added incentive. It isn't a great deal, but it's something really worth while: We're going to give you, absolutely free, with your next lamp order one of the new safety screens for the Apollo Safety Lamp, something that will keep the draught of open windows away from the blaze and prevent little children from being burned.

These safety screens are worth $2 apiece, wholesale price. The first one you get *free,* and you're bound to sell a lot of them in the warm months. They are made of heavy wire and mica. Fit evenly and are held snugly with brass clips, furnished with each protector. No trouble to put on or take off. Protect the ceiling perfectly. Do not detract from the brilliancy nor the beauty of the lamp. Only one screen is needed for each lamp.

The attached coupon entitles you to one of these safety protector screens free with your first order for one or more lamps. Don't miss out on this. You'll find the screen a ready seller everywhere.

Now, we'll just unfurl our lasso and rush into this spring and summer season with a determination to bring in lamp orders right and left. We're no longer held down with the idea that winter is the only time to sell. We find that was just a bugaboo in our minds. You are going to join me, I know, in this big campaign for warm-weather profits. You're just as eager, energetic, and enthusiastic about it as we are, because you know *it means dollars you didn't expect to get.*

And that kind of money—say! It feels mighty good jingling in a fellow's pocket—better than the kind he knew was coming all along. Are you with me? I can hear you say, "You bet, I'm there with bells on." Good! That sounds like sweet music to—

Your sincere friend,

A FACTORY SAMPLE SENT ON A TEN-DAY OFFER

To get action on the part of the agent a special reduction on a sample is given. The ten-day time limit is used to convince the reader it is an unusual offer, also to secure a prompt reply.

Dear Mr. Smith:

Every day we've been expecting your order. Our no-risk offer led us to look for it by return mail. We therefore attach to this letter *a special sample of raincoat fabric of extraordinary finish.*

This raincoat is especially suited to your needs, and we are positive you will want it at once. Marked below the sample is the special price we have decided to make you on this particular coat, but strictly on the condition that your order must reach our office within *ten days from the date of this letter.*

Owing to the special texture, the unusual value, and conditions

in the raincoat market, we cannot guarantee to furnish this price a day later than the time stated.

Frankly, in offering you this extra value in Goodwin Raincoats our aim is to make a firm, fast friend in your vicinity. We know what this coat will do. We know it will make you talk to your friends, for we intend to sell many of them in your town.

You don't need to write us a special letter in ordering this coat at once. Just write your name and address below, tear off where perforated, pin remittance thereto, and mail them at once. You can't keep the coat if not perfectly satisfied with it. We simply won't stand for a discontented Goodwin customer—in fact, there is none.

Note: We must ask that you make it a point to order today, within the ten-day limit, if you want this special texture at the price made you.

Yours very truly,

SPURRING THE AGENT'S LAGGING INTEREST

How to show the prospect he is neglecting a money-making chance if he fails to make the move you urge. This letter has good human qualities.

Dear Sir:

You have more money or a better job than most people. Otherwise you'd have answered my last letter.

Somehow I counted on your joining my big force of hustlers, and thought by this time you'd be making $30 or $40 a week selling Goodwin Raincoats. I had figured you out as a live wire who wanted to get out of the old rut and make real money—not mere wages—not so much a day, a week, or a month, but sometimes $25 a day!

It is a well-known fact that the quick money-makers today are men who get a fast-selling article like Goodwin Raincoats. With a reasonable effort you can get started in a business that should put you on easy street in a reasonable time.

Maybe you've always thought the difference between employe and employer was merely money. You were mistaken. It isn't capital. It's *brains.* It is the ability to take advantage of situations that make profits instead of wages.

You want to build for something bigger. You must begin now. The difference between being rich and being poor hangs upon one slender thread—*uncertainty*—a word unknown to the man who gets the money. He's not afraid to do things—he does them. While others are wondering what to do *he does it.*

Start today with Goodwin Raincoats. Great guns, man! you have red blood in you to do things and really want to do them. Then put your name and address on the enclosed application and return to us in the next mail.

Many an agent selling Goodwin Raincoats has laid the founda-

tion for a comfortable fortune. I remember one who used to hurry home to his supper, eat a bite, grab a sample raincoat, and start out. This glorious hustler cleaned up more than $50 a week in his spare time, between six and ten P. M.

That's when people are at home and in a receptive mood. This agent had brains enough to know it. He is today owner of a large raincoat store. Figure it out for yourself! *You have the same opportunity that man had.* A fine raincoat, which would cost your customer $12 anywhere, you can sell him for $6.95—either man's or woman's coat. You make $1.50 on that one sale. You easily can sell five a day—making $45 a week. You have then changed from a wage earner to a real merchant—and are sure to make big money if you follow it up.

Your application is enclosed. It is the biggest opportunity ever offered by the Goodwin Manufacturing Company. You will appreciate it. I know you will. You have in your chest that money-making bee that every live man has nowadays. Whether your town is big or little—that makes no difference.

Here is your chance to get into business for yourself. Become a real merchant. Get your sample coat at once. It means a big thing to you. It should eventually mean easier times and better living for yourself and family, more money, ease, independence, and when your success is made you truthfully can say, "The Goodwin people started me for almost nothing."

Mail that application right now.

Very truly yours,

ANSWER TO AGENT'S INQUIRY ABOUT RAINCOATS

The prospect's good judgment, intelligence, and desire to make money are taken for granted. That he will see the advantages of selling a good article naturally follows.

Dear Sir:

From your letter I can see you are a man of ambition and intelligence, with a desire to make more money and improve your present position.

I believe you realize that a concern like the Goodwin Manufacturing Company would not engage in any selling plan not founded upon strict business principles that would benefit its large organization of agents. Therefore, as sales manager of this company, I have no message to convey except one that means more profit to you.

This company has no flowery beds of ease for indifferent people who are not alive to their opportunities. But for an earnest worker in your locality we have the cleanest, most attractive offer ever made by a manufacturing concern.

The name Goodwin is a household word everywhere. It is our agent's best introduction. It is a guarantee of good faith and superior merchandise at factory prices. Goodwin Raincoats are big

repeaters. Their style, durability, and service command the confidence of every purchaser. The price is made so low that with the great mass of buyers the Goodwin has become the universal garment. You can sell it more easily than any other article in the world. You don't need a silvery tongue. Our rock-bottom prices, coupled with the world reputation of these goods, will render you a handsome profit. You'll find it a clean, quick, money-making business—a business that should appeal to you instantly.

Right now, while we are extending the Goodwin business to every city, village, and hamlet throughout the country, *you have a golden opportunity to connect yourself with a firm that never has been known to overlook the advancement of an industrious agent.*

Every ambitious person who joins our ranks today will be first in line for increased profits and rapid promotion. *From these successful agents our general agents will, from time to time, be selected.*

It is an opportunity of a lifetime, and you know as well as I that the man who delays or never starts can never hope to win. Goodwin agents are wide awake. They have an ambition to forge ahead. They are quick to grasp the opportunity at hand. They are proud of their work and find prestige, pleasure, and profit in representing an institution of national scope.

What you can do in your locality depends upon *you*. We have agents who earn $25 to $75 a week. They all started in a small way. They began by sending for one sample raincoat. That sample gave them the entering wedge to greater profits and substantial savings accounts.

These agents ordered a sample in their own size, so their "samples" were a part of their own wearing apparel. This Goodwin plan makes it easy for men to begin work at once. It does away with sample trunks, drayage, and traveling expenses. This enables agents to undersell competitors and begin earning money quickly.

Become our representative. Fill out and mail us the enclosed order blank at once. Do not delay. Give us your reply by return mail, so we may know whether or not to negotiate with somebody else in your town. We do not ask our agents to buy any stock, nor give a bond—we ask them just to get the sample to begin with, which it is customary to order in your own size, so it may serve a double purpose. This raincoat you are getting at the lowest factory cost to get you started quickly.

I have never met you, but sincerely believe it is possible for you to make $25 to $75 a week at once. I say to you in all frankness that Goodwin Raincoats are in greater demand today than ever before—that's why there is a big crop of dollars for you in selling them. They are being used by rich and poor alike. Scarcely a man or woman that will not buy.

So I say to you that, no matter where you are located, no matter whether you have had selling experience or not, if you are an earnest worker you can make more clean money more easily selling Goodwin Raincoats than in any other business under the sun.

Right now is your time to order this sample coat and begin

selling. Fill out the enclosed order blank and send it to me by return mail. Send no money. No cash in advance required! You don't pay for the coat until it is delivered to you by parcel post.

Good greenbacks are getting past you every day you delay. There's only one way to stop this loss: Get your order into the mail immediately.

Very truly yours,

INTERESTING AGENTS IN A NEW POLICY

Certain features which make the policy easy to sell are briefly indicated. The profit in handling it, both to agent and company, is referred to with good effect.

Dear Sir:

One man is now averaging $50 a day selling the enclosed policy. Read the description. This contract is brand new and instantly attractive.

You can sell it easily. It is the quickest money-maker for insurance men we have ever seen!

It appeals especially to those who do not want more insurance. It is a fine compulsory saving plan that falls right in with the great thrift propaganda now on everywhere.

Another attractive feature for you: We've a special plan whereby you can write one out of three prospects you call on. You're welcome to this plan.

Come in—the matter's important to us both.

Yours very truly,

SELLING A NEW ACCIDENT POLICY TO AGENTS

Showing that the broad provisions of the policy make it easy to sell and explaining its low cost. A good short letter that did the work.

Dear Sir:

How long ago since you had a narrow escape from being run down in the street?

The easy-to-sell new Threefold Accident Policy pays 200 per cent increase in indemnity for the dreaded street hazard. A great new selling feature!

You want the utmost, the latest, biggest, best for your customers. Here it is. Only this company issues it. Only this office sells it. And 75 per cent of our brokers took a Threefold themselves. Four thousand new policyholders on it in 365 days.

Think! Only $3 each sixth month buys $3,000 coverage, with $15 weekly income for life for street hazard, public conveyances. One-third these indemnities for injuries received otherwise.

Don't wait. Get a specimen immediately. Tear off and mail the request below.

Yours very truly,

.....

Gordon & Gordon,
Campbell Building,
San Francisco, Cal.

Gentlemen:

Send me at once a specimen of the Threefold Accident Policy. This does not place me under any obligation. I merely want to examine it.

Name .....

Address .....

SECTION TWELVE

Letters That Sell to Dealers

Special Offers, Helps, Plans

BENEFITS TO GROCERS OF ANTI-PREMIUM LAW

Pointing out the opportunities presented by the new law to regain trade lost through mail-order channels. Tells how big profits can be made in teas and coffees and suggests new methods for building up a bigger trade.

Dear Sir:

The Anti-Premium Law goes into effect today.

It's your chance to get back the tea, coffee, and other business that has been going to Eastern peddler concerns.

No more can they dazzle your customers with premiums and sham deals. They must now *deliver the goods.*

You've a big advantage. You can sell advertised goods of established reputation for uniform quality. The peddler's bulk goods and unknown values won't appeal without premiums.

This splendid law diverts the tea, coffee, and like businesses to the local merchant—to you. But the law alone won't accomplish it all. It must have the active support of you and your clerks.

Your tea and coffee department can be systematically increased. Every customer's account should be card indexed. Make sure you are getting *all* his business. Make a record of his likes, dislikes, probable date of next purchase.

Right now, before the peddlers adjust themselves to new conditions, is your time to act. Don't let this golden opportunity go by.

The law, the manufacturer, the wholesaler, the retail grocers' associations—all are with you. Get your just share of this profitable business. It belongs to you.

You will have our hearty co-operation. If we can help you in this campaign, command us. The opportunity is yours. Grasp it now. Write us by return mail. You won't be sorry.

Yours for more business,

PLANS TO HELP A TEA AND COFFEE DEPARTMENT

This letter, from wholesaler to dealer, contains some very practical hints as to how to proceed. To the proprietor of a modest store some of these ideas have a very welcome sound.

Dear Sir:

Retail grocers throughout the country have adopted many plans for getting and holding their share of the tea and coffee business. The following ideas have been used, in whole or in part, successfully, so we are glad to pass them along to you. We thought you would like to know about them:

1. Start a tea and coffee department in a *prominent part of your store.*

2. Assign this department to a *good, live clerk.* Hold him responsible for its success. See that he has an opportunity to secure a thorough knowledge of the various goods in this department. All information on this subject received by your store should be carefully read by this clerk, as well as by all of your other employes.

3. It will not be necessary to hire an extra clerk, as this department will not take all of one man's time.

4. Use an attractive line of cans for coffee, tea, and spices.

5. Buy coffee frequently, so that it cannot become stale.

6. Do not change the blends after you have once found satisfactory ones.

7. Serve coffee occasionally in your store.

8. Talk quality, not price.

We are very much in earnest about assisting you to get your full share of the tea and coffee business. We hope you will consider the above suggestions carefully, and will also be very glad to co-operate with you in any other way you may suggest.

Fill out and mail the enclosed postal. Let us know how you feel about it.

Yours for more sales,

PLAN TO INCREASE DEALER'S COFFEE TRADE

This writer outlines a method for getting information as to customers' tastes in coffees. The object, to get the business of customers who now buy their coffee elsewhere, is one that holds the dealer's attention.

Gentlemen:

Fifty pounds of coffee for each family a year! Statistics show that is correct for the average family in the United States. This gives you a basis upon which to determine what your sales should be. Why not find out where *all* of your customers buy their coffee? While many buy it from you, no doubt there are others who purchase groceries from you but buy their coffee elsewhere.

The information can be obtained without any great effort by making a systematic check in your store or as your order men

make their calls, and we believe the following plan will be found feasible, not only for securing the information, but for keeping track of your coffee business as well.

Have a card for every customer, with a space for the name at the top. Have these cards ruled to show date of last purchase, from whom purchased, quantity, brand, price, how ground, when next purchase should be made, and comments. It will require no additional help and very little expense to keep an accurate and permanent record of these things.

You will be able to fill in the desired information by questioning the customers as they come into your store; or have the order men take out a few cards each day until they have covered their routes.

See that each customer is solicited before the date when next purchase should be made, whether buying coffee from you or not, and continue to follow up until you have secured her coffee orders. You can also put on this card a similar record of tea, baking powder, extracts, and other profitable items.

In this way you will be able to ask for the business at the right time and you will avoid making mistakes in brand, grade, quantity, or grind, and please the customers by remembering their preferences.

Many of your patrons do not know how they usually have their coffee ground, or even the price or brand, and the merchant who is able to fill an order which is no more explicit than "same as last" can count on steady customers.

We will be glad to submit further details upon request.

Yours for co-operation,

URGING A MERCHANT TO SELL A BRAND OF FLOUR

A large number of speedy sales, and consequently big profits, is the incentive offered by the solicitor to persuade the dealer to sell a certain kind of flour. Clever wording makes the argument very forceful.

Dear Sir:

We know you're practical-minded, alert. You're out for *bigger sales* on anything you sell. Like every other live merchant, you judge of an article's merit by the call over the counter.

Listen! Listen hard. If you want to add new speed to your flour sales, you should connect up mighty quickly with our Snow Flake and French Maid flours.

They are sales speeders and satisfaction spreaders. Each is a real, true, tried, triumphant baker. Each makes an instantaneous hit with the woman at the bake oven. It's *she* that has a whole lot to do with the size of your flour sales as the months roll around.

Snow Flake and French Maid are the kind of flours that make Mrs. Jones lean over the fence and tell Mrs. Brown.

Snow Flake and French Maid win a never-ending "call over

the counter" wherever they land. Hadn't you better figure on adding them to your list of trade attractions right away?

Snow Flake is the peer of pure, soft-wheat, highest patent flour, and French Maid doesn't make way for any hard wheat flour in creation. This isn't idle boast. We back it with a money-back guarantee that means something.

We hope you'll promptly consider a switch to these trade-tempting brands. They'll put new velocity into your flour sales right from the start, and incidentally inject more action into the sales of other merchandise you carry.

Why not write us at once how soon you're due to send in another flour order?

Yours very truly,

EXPLOITING FLOUR BY ITS GOOD REPUTATION

Here the principal selling argument is that the product has been on the market more than thirty years. Time has given the opportunity to perfect the manufacturing process and create a wide popularity.

Dear Sir:

Know-how is the stuff in our Snow Flake and French Maid flours that'll capture the biggest flour trade you've ever had.

Thirty years of *know-how* ought to inject good, solid quality into almost any article, oughtn't it?

Our faultless Snow Flake is a supreme soft-wheat wonder for delicious biscuits, pies, cakes, pastry. Southern folks can make light bread and rolls with it that'd melt in your mouth. They *know how.*

Our famous French Maid is a hard-wheater in high degree, that for bread, rolls, and biscuits wins the housewife hands down. She finds "nary a coarse, dark, tasteless loaf in a thousand sacks."

You personally can assure each and every customer of a much better yield, much better color, and much better flavor. You could take an oath on Snow Flake and French Maid making the best of everything—and the town constable'll never run you in for perjury, either.

We've a large list of dealers who positively declare our flours surpass in yield, flavor, color, grain, and uniform baking satisfaction every other flour they've ever sold. You'll be doing the same thing if you speedily make up your mind to make our business-building brands your best bet.

Let us hear from you, whether you wish to order or not. Tell us freely and frankly just how you feel about this flour proposition. Nothing like swapping sentiments about these things sometimes. It should result to our mutual profit.

Yours very truly,

FLOUR THAT IS A GOOD REPEATER

The dealer wants a flour that holds customers—brings them back for more of the same kind. In this letter the popularity of the product is shown to result from its excellent and unusual grade.

Dear Sir:

That thing called Truth is something like the arnica a fellow puts on a burn—stings like blazes but goes straight to the spot.

It hurts when we must say there is a whole raft of flours not nearly so good as Snow Flake and French Maid, but it is only the plain truth.

There's a best in everything. In soft-wheat flour it's Snow Flake. In hard-wheat flour it's French Maid, and trying to imitate it is just like firing at armor plate with a boy's sling-shot. We don't want to seem boastful, but we're sure of the superiority of our products with a kind of thirty-year conviction, see?

Folks have crowned Snow Flake the prize winner of biscuit-pie-cake-pastry flours, and it's dear to the heart of Southern people for making light bread and rolls. They're magicians with this soft-wheat flour.

French Maid walks away with the laurels when it comes to a downright dependable bread, roll, and biscuit maker and an every-purpose family flour.

You want these endless repeaters right now to offer to your trade. Most likely you want to sell all the flour you can. You want to win a big trade with flour you can *vouch* for! Better quality's the one and only thing that makes a big hit.

Snow Flake and French Maid are soaring on the topmost wave of popularity with wise housewives everywhere. They're both self-selling flours. After you've sold the housewife one sack she comes back and asks for them of her own accord.

So, if you're in dead earnest about more flour profit, take your pen in hand and tell it to—

Yours very truly,

INTRODUCING A FOUNTAIN DRINK TO DEALERS

Here the independent tone of the introduction, with the warning to make a decision while the proposition is available, creates a good impression of the product's salability. This point won, the details arouse interest.

Dear Sir:

Today I am offering you a big money-maker. Today is your chance to investigate it—to accept it. Today or never! It's an opportunity that *won't wait.* I must have your reply *immediately* or, frankly, my offer is not for you.

It is men who decide, who *act,* that make the big money nowadays. Not the man who forever hesitates, doubts, and fears when Fortune stands holding out her arms to him.

Grape Nectar, the dream drink, is your opportunity.

You can make a double profit on every sale of it.

Every day increases the profit possibilities in the soft-drink field. *Now* is the time for you to get into a thing like this—you, a dealer who will want to sell Grape Nectar and who can, by acting today, realize the profits from retail sales and further profits from the business of the Grape Nectar manufacturers.

Here is my proposition, briefly and to the point: Fill out the order blank enclosed for $20 worth of Grape Nectar. It is $5 a gallon. You get 4 gallons, then add 20 gallons of simple syrup and you have 24 gallons of Grape Nectar Syrup. With this twenty-dollar order you not alone get the exclusive agency for Grape Nectar, but you get a share of our stock for each $2 your first order amounts to. In other words, you get ten shares with the twenty-dollar order

You want to be one of those who acted quickly in this matter of the growing popularity of soft drinks, their tremendous sale due to prohibition.

These ten shares are likely to bring you a *lifetime income.* They may prove the wisest acquisition of your whole business career. This you will believe the moment you taste Grape Nectar. You will be as enthusiastic as everybody else is over its endless money-making possibilities. It not only is the most delicious drink you ever tasted, but a drink that appeals to the tastes of all humanity. Not alone that—Grape Nectar is a drink they *never tire of.* They want it more and more.

You well know the history of Coca-Cola, Moxie—how the whole country calls for these drinks just because they contain the satisfying, never-tiring qualities. Grape Nectar is so wonderful in this respect you will see how everybody is sure to like it, and like it *always.*

Today my earnest desire is to place Grape Nectar with aggressive, ambitious dealers who will take hold of this proposition and join me in putting it on the map as a national drink. Every dealer who does this is going to make a lot of money on this thing in the two ways above described.

Now, think the thing over "deep and plenty." You want to make money. You want to make it legitimately, honorably, in a businesslike way. *This is your chance*—on a clean, fine proposition. Something that works right in with your business—something you will have a pride in and get a big profit on.

You are taking no risk in filling out the enclosed order blank. You get much more than $20 worth and it will bring you in many dollars in immediate profits. The exclusive agency is yours, and the stock is a magnificent free bonus that will mean great things to you in the future.

Don't wait—*make up your mind now.* Fill out the order, attach your check, send them in. It is a wise move—a great step forward toward bigger business.

Yours for Success,

INTERESTING A DEALER IN A FOOD PRODUCT

Here are arguments directed to the dealer to establish the sale of a certain brand of food products. The facts are presented forcefully. The product's great demand is its sterling quality.

Dear Mr. Smith:

Demand's the thing. The enormous demand for Green Label products was built up, brother dealer, not solely through persistent advertising, but upon the solid rock of *sterling quality.*

It is true persistent advertising has helped, but the pure, unadulterated goodness of Green Label merchandise has impressed itself indelibly upon the minds of users of the very best everywhere.

Folks know the real thing when they see it. The housewife is quick to recognize real quality.

Now, when you handle Green Label products—and you should handle the full line—no other dealer in your town can compete with you, because we *will not* sell the jobber. Green Label profits, therefore, are exclusively your own as long as you handle the goods. You are protected every day in the year against local competition.

This is the kind of line you should carry. You really ought to write us about it *at once.* Green Label dealers are the most liberally advertised of any in the country. All that comes to you . . .

Let us hear from you—not tomorrow, but *today!*

Yours very truly,

LETTER TO BRING BACK FORMER PATRONAGE

In this letter to shippers of livestock the customers are urged to renew their shipments and reap benefits of the firm's ability to sell at top market prices, through greatly improved service facilities.

Dear Sir:

You see we're after you once more. Hot on the trail of that next shipment of yours.

Ware Brothers, with all their modern methods, top prices, and good service, are a bit old-fashioned. They believe in the solid old business principle—

"A contented customer is your busiest plugger!"

This thought is as old as the hills. But it's good enough for us. We believe old friends are best.

On your next shipment we can give you the kind of satisfaction that will please you *'way down deep.* We're mighty anxious to demonstrate, and have been expecting to hear from you, with an idea of when you will next be on the market.

Our live selling organization is equipped with the *know-how* that means big, round dollars in your pocket. Our pens being where buyers simply can't overlook them gives you a big advantage

right to begin with. Then we've many other advantages for you, backed by a watchful eye for your best interests.

Make this resolution *now:* "Ware Brothers get my next shipment."

Sincerely yours,

OFFERING A CO-OPERATIVE SERVICE TO RETAILERS

Here the good will of the dealer is won through the wholesaler's interest in his merchandising problems. The wholesaler offers a delivery service on small quantities to keep stock up to date at all times.

EFFICIENT, PROMPT SERVICE ON SMALL ORDERS

Dear Sir:

We realize that you don't want to stock up big on anything at present, so we are especially equipped to fill your orders promptly for small quantities.

Our special small-order service assures prompt deliveries to merchants who want to keep their stocks *complete,* yet do not wish to overbuy in any one line.

You know our long-established reputation for dependable merchandise, and we believe your trade is the kind that appreciates quality.

Cut-price stuff is dearer in the long run. It costs you many a customer, who quietly takes his trade elsewhere just because the cut-price article failed to give satisfaction, even though he may have bought it for less. Such is the unreasonable disposition of humankind.

Why not go over your stock today and make up a mixed order in the different lines on which you are running short? Why not let us help you keep your stock in more complete shape than the other fellow's—by ordering oftener, yet conservatively? You will find this is a wise course. 'Twill boost your sales materially. Remember, people *want* what they want *when* they want it. They don't like to be told you are out of the article.

Write us today. Keep in touch with us. No matter whether you want to order or not, we would like to hear from you how business is out your way, or, if you are undecided about merchandise, perhaps we can help you out with suggestions from our own sources of information.

May we hope for a few words from you by return mail? We are here to render any service gladly—no obligation on your part.

Sincerely yours,

SPECIAL SERVICE ON SMALL ORDERS

The wholesaler offers here a special-delivery service for the convenience of the customer. The forthcoming visit of the wholesaler's representative is announced, with thanks for past patronage.

Dear Sir:

In buying merchandise these days it is very important to get just the right quantity, just the right quality, at just the right prices.

Nowadays you often rely on the fairness of the jobber who sells you, so as not to pay any more for goods than conditions demand. And the present time is not one to stock up on the kind of merchandise that is not sold quickly.

We think too much of your good will, your future business, and our own reputation to urge purchases that will not be profitable to you. While your business must not stand still, you want merchandise that will move *quickly* and at the same time be a source of *substantial profit.*

Mr. Haskell will visit you within a few days. He will be glad to give you prices. These, however, will not be *cut* prices, nor will our goods be of inferior quality. They will be the *best that can be had.* Our prices will be fair to you and to ourselves.

If you should be out when Mr. Haskell calls, send your order in the envelope enclosed. It will be attended to painstakingly and promptly. We have a special service for filling small orders for dealers who don't want to "stock up." Try this service now.

Your trade is greatly appreciated, and as time goes by we trust you will find satisfaction, not only in the quality of our merchandise, but also in the service that goes with it.

We want to thank you warmly for all past favors, and hope our merchandise and methods will merit a continuance of them.

Sincerely yours,

SELLING FILTERS TO THE DEALER

An attractive idea for demonstrating a product usually interests a dealer because such advertising brings in new trade both for the article displayed and for regular goods.

Dear Sir:

If people in your city need protection from possible typhoid through contaminated water, we urge you promptly to put in a supply of Waldorf Filters.

It will surprise you and your customers to see these filters remove all mud, slime, filth, and typhoid germs and furnish clear, sparkling water.

We have several styles. The easiest to operate is the siphon filter, which requires no change in the plumbing, but siphons water from one bucket into another bucket. The water then is ready for use. Our other style of filter attaches to the water pipes in the kitchen.

The greatest window advertisement you can have to attract people is a siphon filter in operation. Get an ordinary glass pickle jar or a bucket and fill it with muddy water. Filter the water into a large, clear bottle. The result is startling and will help you sell dozens of filters.

One of our dealers has been selling Waldorf Filters for years in an irrigated district where the ditch water used for drinking collects surface filth. He has bought over 200 dozen this year.

E. M. Fitch, at Tilla, Ark., wrote us on July 7: "We have used your filters for the last ten years and think they are simply wonderful."

Now we are going to make you a broad-gauged, liberal offer in order to get you to introduce these splendid, durable, perfect filters in your vicinity. We know you will find them swift-moving and satisfactory merchandise. Every purchaser will be *more than delighted.*

We offer you a full 50 per cent discount from the list price, payable in thirty days, or 52 per cent discount when cash accompanies the order, provided your order is received at this office not later than fifteen days from date.

Awaiting your decision by return mail, we are,

Yours very truly,

SELLING A NEW SAFETY MATCH-BOX HOLDER

Announcing that samples are on the way, the manufacturer here describes in detail an article of everyday utility which will have a rapid and ready sale. The letter proved a good order-getter.

It's useful! It's low-priced! It's attractive!

Gentlemen:

Speeding to you, under separate cover, are samples of my Model Safety Match-Box Holder. This holder is offered in two styles, No. 1 and No. 2.

No. 1 has a hole in the top for hanging on the wall, desk, or other convenient point. This style is appreciated by every smoker. It is also a great kitchen convenience.

No. 2 *interests advertisers.* It is equipped at the back with two projections so it may be attached readily to advertising cards, calendars, posters, etc.

The edge of match-box cover slips down between the two metal strips, resting in a loop at the bottom. The filler of the box (that is holding the matches) rests on the little shelf or projection, holding it up so that the matches are easy to get at. The end of the box may be cut or thrown away to facilitate grasping the matches.

The price is the same, either style or assorted. Oxidized finish, $15 a thousand extra.

These Model Holders are popular instantly everywhere. After examining samples you will want them, as everybody else does.

Our factory is working overtime, but we promise prompt shipment. Get your order in at once. You'll soon want more of them.

Yours very truly,

EXPLOITING A WALL PAPER TO DEALERS

This letter represents a convincing argument for a dealer to double his sales. It encourages him to keep his sample book handy because there are plenty of jobs waiting for him around the first of the year.

Dear Mr. Smith:

With the opening of the brand-new year why not make up your mind to pitch in vigorously and *double* your wall-paper sales?

Listen! That book of Parkhurst samples you've got has more dollars in it than you ever dreamed. Yes, yes! Glorious profits hiding right there between the leaves, simply waiting to be plucked. Don't let them slip away from you. Stop them from going into the other fellow's pocket.

Dozens of our hustling paper-hanger friends throughout the country are tickled with their net cash results, all because they put a little extra plugging behind that fine sample book. And also because they knew that the fellow who said, "Everything comes to him who waits," had a bat in his belfry. They found that everything comes to him who *goes after it.*

So it all rests with you. If you'll make up your mind right *today* that there's a lot of nice new money in wall paper, why, pretty soon you'll be busier than an ambulance on election day, contracting for jobs that were simply waiting for you. Other fellows are doing it and we know you can do it, too.

Our Parkhurst papers don't bow down to any other line in America. You couldn't show your customers more attractive patterns and prices. So there's nothing to prevent you from getting "a corner" on the wall-paper business of your town.

You're making a liberal profit on Parkhurst papers, and there are lots of jobs waiting for the fellow who has his eyes open and the sample book handy.

Cut loose! Sell more paper. The more you sell, the busier, happier, and richer you'll be, and then who knows how soon your neighbors will hear the proud honk of your brand-new auto?

Your sincere friends,

INTERESTING DEALERS IN A PAINT-BRUSH LINE

This spirited letter solicits the co-operation of a progressive local dealer. It is a stimulating epistle that arouses the alert man who is eager for new business and more profits.

Dear Sir:

We're looking for somebody. Somebody in your town. Somebody who wants a whole lot of easy profit. Some quick-action

dealer to handle the Wardell line of bigger-profit paint and varnish brushes.

We'll help him get the business. The goods will help him keep it. It's so easy to sell a superior article where they needn't pay more for it!

Our products, our publicity plans, our principles, help him build up a big business within a short space of time.

Are you that real, live wire? If you are, here's a brush line that has brisk profits in it right from the start. So write to us today.

'Twill be a profit-making step—*sure!*

Yours very truly,

OFFERING CLEANING COMPOUND TO DEALER

The dealer is asked to place this new article in his stock. The writer shows that it is an improvement over other cleaners, will please former customers and attract new trade.

Dear Sir:

Every woman wants a bottle of Ready-Cleaner. So does every man. Every customer of yours right now can be made a regular Ready-Cleaner customer. *That means new profits for you.*

Ready-Cleaner is a positive sensation as a spot remover. It immediately becomes your best regular seller the moment your trade knows what it will do. Every user is delighted beyond words at the work of this perfect cleaner. It has none of the objectionable features of other cleaners. It leaves no mark. It doesn't injure the most delicate fabric. It contains no acid. It has no disagreeable odor. It is not inflammable. It is economical, effective, ever ready.

Listen! We have not alone the greatest cleaner, but the most attractive offer ever made to you. Here it is, subject to immediate acceptance by live dealers on the lookout for fast-moving merchandise and quick profits:

With orders for three dozen, at $2 a dozen, we will include fifty sample bottles, with three full-size bottles for clerks in demonstrating, and a fine cut-out for your window, and also prepay freight.

Once you introduce Ready-Cleaner in your neighborhood the demand takes care of itself. It is the most self-selling cleaner on the market today.

Fill out enclosed order blank right now. New things like this prove an added attraction for your store. Let that order come forward today. This offer is too good to delay action.

Yours for pleased customers,

FOLLOW-UP ON CLEANING COMPOUND

This letter gives good reasons why the article will be a rapid seller. The money-making merits of the proposition are pointed out clearly.

It knocks the spots out of all other cleaners and livens up sales in jiffy time.

Dear Sir:

Here's our second message to you about Ready-Cleaner, the spot-chaser that is making thousands of new friends daily. You ought to have it in stock right this minute.

It is the safety-first cleaner, the cleaner of today and tomorrow, because it is non-inflammable, non-destructive, non-troublesome, non-acid.

Besides the great safety feature, Ready-Cleaner leaves no mark. It won't injure delicate fabrics. It contains no acid, has no disagreeable odor. In fact, Ready-Cleaner fills the long-cherished dream of everybody for a perfect cleaner that has no perils or penalties attached to its use.

You can sell lots of Ready-Cleaner! It will prove the most popular 25-cent article in stock. Its great superiority over other cleaners will get around your neighborhood like magic. Every delighted user will spread the good news. You can't keep satisfied people from talking. Ready-Cleaner is a business-getter. It makes new friends for you!

Whatever has delayed you, make up your mind to send in that order before the close of business today. No far-sighted dealer neglects an opportunity to give his trade a glad surprise. This is exactly what Ready-Cleaner will be. So you want it in stock, and you want it right away!

Our generous offer still stands: On three-dozen trial order, $2 a dozen, you get fifty samples, three full-size packages for demonstrating, and a fine cut-out for your window, and we pay freight.

Decide right now to fill in that order blank. Bigger profits await you.

Very truly yours,

SHOWING DEALER BIG PROFIT POSSIBILITIES

Here the superiority of the article over others of its kind is used effectively as a selling argument. Big profits and large sales are predicted as the result of a trial order.

Gentlemen:

Here is 50 per cent profit for you—continuously!

Our Shino Polishing Cloth is a time and toil saver. It's economical, efficient, ever ready. It has imitators—many of them—but you know the take-off only heaps glory on the original. You want the best. There's a best in everything—in polishing cloths it's the Shino.

It does away with liquid metal polish, gives the result better, more cheaply, more quickly, in polishing silver, gold, nickel, brass, copper, and all metals in homes, stores, banks, garages, and other buildings.

The Shino Cloth doesn't give up the ghost like other kinds. *The polish stays in it.* Its imitations come in greasy, unsightly envelopes, do not last, and take on an offensive odor.

The Shino is 14 by 18 inches, put up in a lithographed tin-top-and-bottom container, grease proof.

You'd find it your busiest repeater. Be prepared—give your trade the real article. "Thrice armed is he who hath his quarrel just—but *four* times he who gets his blow in *fust!*" Get in your order before the other fellow. There's 50 per cent profit in it for you.

Sample mailed you today. Try it and connect at once with this live merchandise. It's a swift-moving, strong seller. Whisk in that trial order today and you'll soon have a rush business in Shino Cloths.

Yours very truly,

OFFERING ADVERTISING TO TRACTOR DEALERS

In a cordial way this letter outlines a plan of campaign to assist the dealer to sell more tractors. He is asked for a list of prospects and is told of the circulars, letters, and other advertising which will be sent them.

Dear Sir:

The Tractor Distributors' Association has appointed us to help you sell more tractors.

It's a job we like—to work with live dealers. Hence we've rolled up our sleeves and are at your service.

We now are preparing for you a big campaign of circular letters, folders, and booklets to send to every prospect in your neighborhood that looks like a Tractor buyer. And even if he doesn't look like a buyer, we'll go after him for you, anyway. You never can tell—we may be able to convert him; who knows?

So you will hear from us now and then. And we hope to hear from you with equal frequency. Don't hesitate to call on us if there's anything we can do or if you have any suggestions you think will be helpful to the Tractor Distributors' Association.

Now, to start the good work for you at once, the first thing we need—and we need it right away—is a full and accurate list of the names and addresses of all your prospects. Don't fail to send this without delay, as it is important to you that we have these names at the earliest moment possible. Have somebody sit down right now and copy off the list so it may be sent to us in-tonight's mail.

You see, the first letter and circular will be sent out within the next week or two, and if your list of names is forwarded at

once your prospects will be among the first on the list to get strong letters and attractive circulars about the Tractor, and it simply means that you and your men soon will be *busier* answering calls for demonstrations.

Don't forget—*the list* is the important thing right now. The sooner you get it off, the more quickly your Tractor sales will begin to mount up.

Yours truly,

SENDING A CATALOGUE OF INFANTS' WEAR

This letter is adapted to mail-order merchandise. It supplants the traveling salesman, making the selling talk almost as he would do in person, and emphasizes the saving of buying from a firm with an economical, reliable business policy.

Dear Sir:

The enclosed catalogue is for your careful consideration. It will save you a lot of money. It is practically our traveling salesman. Every number of it is *worth while.*

We sell infants' bonnets direct to you by mail, and allow you the 10 per cent jobbers' discount to add to your profits. We employ no traveling men. No big salaries to pay and no large expense accounts to add to our selling cost. All this is to *your* advantage.

So every article in the enclosed catalogue is distinctly a big value—an extraordinary offering—and one you simply cannot afford to overlook. Not only can we give you the *utmost values* for your money, but each and every number we manufacture is a *desirable one,* a live one—a style that will find ready buyers.

Our bonnets are well made by the most approved methods. We take a genuine pride in the workmanship, fit, finish, and fashion of every article turned out.

Our *service* is fully up to the standard of our *products.* This means painstaking, scrupulous care in filling your orders. It also means prompt delivery—no excuses or delay. We make all shipments on the dot. It also means we are always willing and anxious to accommodate you in any way that will be to your advantage or profit. Such is our business policy. It is founded upon integrity, square dealing, and clean methods.

Make up your order right away. Don't wait. Go through the catalogue carefully from beginning to end. *Now* is the time to get the bonnets you want at the lowest prices good ones can be sold for—and you get the 10 per cent jobbers' discount into the bargain.

Don't lay aside our catalogue. Today is the time to take advantage of the offering therein, and once you order direct you always will do so.

Hoping to book your kind order by return mail, we are,

Yours for Satisfaction,

A STRONG LETTER ABOUT WASH SKIRTS

Here is spirited salesmanship, yet it is strictly business. Talking merchandise all the time, this letter hasn't a dull moment, yet it is sensible from start to finish.

Dear Sir:

A box of our Fast Sellers, plus a free rack, means a big run on wash skirts! You can do *twice* the wash-skirt business you're doing now. Our Fast Sellers make it easy.

Your customers delight in pretty wash skirts. A woman's wardrobe isn't complete without two, three, or four, especially the popular-priced ones. The wash-skirt demand is ever growing. Women are wild about them for summer wear, outings, picnics, vacations—and *they go doubly fast if displayed on one of our free skirt racks.*

Your profits on Fast Sellers are sure. The assortment will satisfy any customer's taste, whether for a novelty, imported or domestic piqué, or repp wash. Belts and gathered backs; patch, plain, and novelty effect pockets. Many open completely down front. All are trimmed with pearl buttons. The novelty skirts are snappy and up-to-the-hour.

There isn't a customer you can't please from this assortment, and still not carry a large stock—a big point to consider. A box of Fast Sellers is four dozen—here's the assortment:

One dozen Repp	$9.00
One dozen Piqué	12.00
One dozen Gabardine	15.00
One dozen Novelty	18.00

(Choose your own assortment if you like.)

Buy direct of the manufacturers, save big, and get immediate delivery into the bargain. Oh, yes, we can make *quick shipment* if you act promptly.

Fill in order blank on back—mail today.

Don't let these wash-skirt profits get away.

Yours for Wash-Skirt Winners,

FALL OPENING FOR MILLINERY BUYERS

The firm offers a series of specials as an inducement to buyers. This enables it to advertise as an economy house. A bureau of information is a convenience that appeals to visitors.

July 29!
July 29!

Dear Madam:

We repeat the date because we want you to remember it. It's the day our Big Fall Opening begins. And *you* are especially and cordially invited.

We want to make this Fall Millinery buying trip your most profitable, pleasant, and advantageous one.

The enclosed bulletin of specials will give you some idea of the wonderful price surprises in store for you here.

In short, the Mason method means an ever-expanding millinery business for you. We have figured out bigger profits for you this season, and if you will be sure to visit this store you will be thoroughly convinced of it, and you will be doubly glad you came.

Look over the enclosed bulletin carefully. You will find things you need and should order now. You will find that this store can save you money on anything and everything—that it looks out for its customers at all times, and always gives them the advantage of *every possible saving.*

Special: Our Bureau of Information always is at your service.

Again assuring you that you will do well to remember our opening and visit us, we are,

Yours very truly,

OFFERING EXCLUSIVE AGENCY IN RAINCOATS

Here is a letter written in a style that sounds very much like the wording of a circus poster, but the users of it insisted on having just that kind of a letter and none other. It did the business in a big way.

Gentlemen:

Excuse us, but we're all excited, effervescent, exultant!

Raincoat orders are pouring in in torrents. Our merchant friends are reaping a ripe, rich harvest of profits, and the only cloud over our happiness is that *your* order isn't here.

Don't pause, ponder, or procrastinate. Plunge right into this rip-roaring riot of raincoat reduction. Right now a bigger-profit opportunity is rapping on your door with a hammer of pure gold.

Get in! Get into this glorious gold-gathering raincoat game with head, heart, and hand—and you'll soon have enough extra profits to buy that big, new touring car.

Everybody's selling our raincoats. You could sell them and make 100 per cent. Still stiffer profits on our better lines. And the moment you buy of us we flatly refuse to sell your competitors. This means you can back them all clean off the board with your lower prices—*if you act now.*

Make up your mind this very minute to do the whopping-big raincoat business of your locality, and *get that order of yours right off!* You want to pile up your profits before the other fellow gets started, so remember: "Thrice armed is he who hath his quarrel *just,* but four times he who gets his blow in *fust!*"

Get your blow in *fust!*

We don't want money in advance. Terms, 2 per cent ten days, or net thirty days; and you're welcome to shoot the goods right back at our expense if it isn't the spic-and-span, snappy, swift-selling stuff we say it is!

Come on with that order, and you'll have a record-smashing, rush business in raincoats. Get it going. Write or wire—*quick!*

Yours for more-money merchandise,

ANNOUNCING COMING VISIT OF FUR SALESMAN

Here is a mixture of announcement and sales letter. The price and quality advantages are expressed clearly and logically. The letter is effective because of its brevity.

Gentlemen:

Our representative, Mr. Smith, soon will walk in on you. He has some good things for you this trip—the very best line of men's fur-lined coats you've ever looked at, in Galloway, Russia Calf, Manchurian Dog, Black Horsehide and Coonskin. These are wonderful skins, wonderful garments, wonderfully made.

We have our own factory here, are pretty close to you, and the freight saving is a big item. You will save big money by buying from us. You will get better skins and more dependable garments. You will get better service, prompt shipment. In fact, you will find it a money-saving move to await Mr. Smith's coming and carefully inspect our line.

We make these coats ourselves. We know what's in them from start to finish. That means you can go "behind the scenes" and find the right stuff.

We know our line will hit the bull's-eye of your expectancy and give your trade the greatest satisfaction.

Watch for Mr. Smith.

Very truly yours,

SELLING TRAVELING BAGS TO DEALERS

This letter sets a new selling pace for dealers. A strong cut price is made that prepares the way for bigger profits through increased sales.

Dear Sir:

Smash! Ah, I busted them! I made up my mind to do it. And I did. I smashed the price on traveling bags—I busted them wide open.

You agents get all the benefit of it. It makes selling traveling bags simply pie for you. Anybody, everybody, can afford a new traveling bag at the price I can sell them for—and you can afford to sell bags morning, noon, and night at the profits you can make.

Just cast your eye over the following list of unbeatable bargains in genuine Walrus and Pigskin traveling bags, every piece of luggage absolutely guaranteed as represented.

I want your traveling-bag trade, and I am going to get it with values such as you've never dreamed of getting from mortal man. My business is growing by leaps and bounds, because wise dealers

are finding out I can sell them dandy luggage at prices they can't match *anywhere else.*

Get on the big-profit wagon. You, Mister!

Your customers will be immensely pleased with these bags of mine. It's all new, smart, stanch stuff you won't have to make any apologies for. You can bet on every bag you sell. It will bring you a permanent customer.

Write me at once how many bags you can use and what sizes. I promise you quick shipment and absolute satisfaction.

Yours for mutual profit,

LETTER TO DEALERS ABOUT STOCK REMEDIES

This letter lays a strong foundation for confidence on the dealer's part. The selling arguments have substance and tend to convince the dealer of the manufacturer's sincere belief in his own product and its satisfaction-giving qualities.

Dear Sir:

These days the farmer, stock raiser, and poultryman are keener buyers than formerly. They want to know what they're getting; they want strictly *reliable* remedies. Sell them something so good, so well known, that you can look them in the eye across the counter and say:

"We know these goods; they've been on the market many years. They've hosts of stanch friends who've tried them over and over and know what they can do—that's why the manufacturers guarantee them, as do we—your money back if you want it."

That puts confidence into the customer. It makes him buy with a safe feeling. It provides the foundation for a large business in veterinary remedies for *you!* Gordon Remedies are sold for just what they are—not stock foods, but *all medicine.* Good, real, effective medicine that goes straight to the spot and does the work. When an animal is sick, the wise farmer wants a specific thing meant for the ailment he's going to treat.

You will find our remedies meet these requirements exactly. They're backed up by many years of tests and results. Consumer and dealer alike testify to their genuine merit. Hundreds of testimonials prove our claims. These remedies are business-builders for you! They sell readily, give satisfaction, and reflect credit upon everything else you sell. You can't keep satisfied people from talking.

This company co-operates fully with the dealer through circularizing his lists, through attractive advertising signs, through advertising in leading farm journals that helps him build up a good trade rapidly on Gordon Remedies.

The enclosed order blank is a passport to bigger business for you—it tells us to send you a combination trial order. You're taking no risk—but a big step toward boosting your store. These remedies will do for you what they do for others: *make more business!*

Don't wait. Cashable merchandise is worth ordering at once. *Now* is the time to start a double-quick pace on veterinary remedies —and you get fullest co-operation from the day you begin.

Let your order come forward today.

Yours very truly,

FOLLOW-UP TO DEALER ON STOCK REMEDIES

This letter argues well the satisfaction-or-money-back feature of the goods. Many dealers feel particularly safe in ordering merchandise of this kind, especially when it comes to stock remedies, where they are privileged to refund, and get a credit from the manufacturer.

Dear Sir:

An aggressive, up-and-doing dealer at Nashville writes: "Have sold every package of your remedies with an absolute guarantee of satisfaction or money back; and we've never had to make this guarantee good. Evidently your remedies must do the work, otherwise some one of our many customers would have registered a kick."

The man who wrote this is L. E. Moore, who owns the Racket Store in that town. He has sold Gordon Remedies for several years.

Satisfaction is a big word that applies to dealer as well as consumer. Our *all-medicine* remedies do what they're intended to do—they are not "stock foods." The farmer, stockman, or poultry raiser who comes to you in distress wants something that will save his animals. He's in trouble—and if what you sell him proves successful, you've made him a friend forevermore. He'll never quit saying, "*That remedy I got from So-and-so fixed 'em up all right.*"

Gordon Remedies have been used since 1884. *Think of it!* That's a long, long time—and in all these years its users have kept on multiplying. *Old* remedies that constantly make *new* friends! Customer-getting merchandise! Goods that keep you stocking up regularly, your sales constantly increasing. It's *that* kind we're offering you today.

So, we urge you not to delay longer, but to bear in mind that our stock remedy, hog powder, insect powder, colic remedy, and poultry remedy are *profit-makers* that should be on your shelves right now.

You can't afford to sell anything that doesn't give real satisfaction. You make more money on these remedies because you sell more and sell them faster. The news of their good results spreads in your neighborhood. You'll have farmer after farmer coming in and repeating his purchases regularly.

Send that trial order today. It's a small investment with big *profits you may not have expected!* The sooner you start with Gordon Remedies, the sooner you'll realize their money-making virtues. *Now* is the time to begin—not next week or next month. Mail that letter before closing time.

Yours very truly,

ANOTHER FOLLOW-UP ON STOCK REMEDIES

Good, enthusiastic talk is found here—all concentrated upon an effort to get the dealer to send in a trial order. The manufacturer's guarantee is as strong as it can be made.

Dear Sir:

Many dealers everywhere are enjoying big sales of Gordon Remedies. We feel confident the same thing will happen to you. That's because our remedies are guaranteed, tested merchandise—not the kind your customer buys dubiously—not the kind you have to *talk into* him—not a stock food and medicine combined—but *all-medicine* remedies that have thousands of satisfied users. Therefore, the good things you might say in selling these remedies have been said by hosts of others—and *truthfully!*

Enterprising dealers want live, fast-moving merchandise. They want goods that will run up their monthly sales—that keep going—giving the kind of satisfaction that makes folks ask for them again. Yes, the wise dealer demands "repeaters." Such merchandise is easy, profitable, and pleasant to sell! Gordon Remedies have stood the test of years. They save live stock—put money in the user's pocket. He doesn't forget this. He's careful! He becomes a fast friend of these goods—a trade-building factor for you!

You want to do a profitable business in these remedies. You have every help from this company. It backs *them* up and backs *you* up in the selling. Dealer co-operation is as big a part of our business as the sale of our merchandise.

This trial order you send today is all at our risk. Even though you pay for the goods, our guarantee reads, "If any customer is not satisfied after using *one* package of any of our remedies, you send us the name and address, giving us size package customer purchased, and we will pay you cost price."

Gordon Remedies give universal satisfaction, or we *wouldn't* do this. So the trial order can only mean more profit to you, with a new and quick-selling line that makes friends for you as rapidly as anything else in your store.

Good advertising signs, effective letters to your list of customers, and regular advertising in the farm papers will tend to steadily quicken your sales, and you'll soon feel that sending this trial order was good business judgment on your part.

Don't put this letter aside without taking action. Don't wait. Send in the trial order at once—a bigger business is in store for you—and more pleased customers coming in regularly.

Yours very truly,

SECTION THIRTEEN

Letters to Inspire Salesmen and Other Employes

Letters to Salesmen

DON'T SCOLD YOUR MEN: INSPIRE THEM

The sales manager who remembers that molasses catches more flies than vinegar is the man who gets the most out of his men. This letter is "molasses" of the sincere sort, which is the only brand to use.

Dear Mr. Armstrong:

Your letter explaining how the Johnson sale fell through was the first one I found on my desk this morning.

While the members of the firm expressed disappointment, yet after I had explained to them the extent of your efforts in bringing the deal so near the closing point they all expressed admiration for your splendid persistency and resourcefulness—knowing you had done everything possible—and assured me they knew *you* would have closed the sale if *any* man could have done it.

You can imagine this made me feel more than grateful to them for their broad views, and I know you will feel as I do—that it is a pleasure to be connected with such men. They say that throw-downs are the paving-stones to success—so your recent experience did you a lot of good, perhaps in more ways than you realize at this moment. You'll be *prepared* for them on all points the next time a similar case comes up.

Our new line of refrigerators is going to make a big hit all the way along the line. I enclose circular illustrating the three different sizes in this wonderful new box—they are the livest sellers you ever saw! They look good to every dealer, and I'm looking for a grand rush on them from your section. You like to sell a big value in an article with so many new improvements that please the housewife. When Mr. Barnard first proposed taking over this line I said to him: "What boys like Armstrong will do to that stuff is a crime"—meaning that you would tear up the earth getting orders the moment you laid eyes on it. Well, here they are—now you can

open up a barrage, with your heavy guns all working. The goods will do the rest.

Before closing I want to tell you a good one I heard in a monologue last night at the vaudeville: "What did they say about the way you drove your new car?" asked one comedian. The other answered: "One man made a brief remark—*'Thirty days!'*"

Let's hear from you with all broadsides at work on the new line. I have a hunch you will put one over with these that will make the Johnson deal look like a piker.

Good luck.

Sincerely yours,

SELLING APPLE ORCHARDS THROUGH SALESMEN

This letter encourages the salesman through its frank expression of belief in his ability. The solidity of the investment and the big profit-making opportunity the proposition presents tend to remove all hesitancy on his part.

Dear Mr. Smith:

I am at a loss to understand why you haven't answered my letter. I had you in my mind as the very man who would be quick to grasp this exceptional investment as a big profit-maker for himself.

I am particularly anxious to get someone in your locality at the earliest moment—a man with the *punch* who can sail into this apple-orchard proposition and show the investors of your locality what an excellent thing it is.

Now, if for any reason you are not in shape to plunge in and give this matter your strongest effort, I would thank you to so advise me by return mail.

The literature sent you clearly bears out our claims that this is an investment for *the large savings-account majority,* who want more than 3 or 4 per cent on their money.

The 1,000-acre orchard units sell for $350 and draw 6 per cent interest up to the year 1925. This 6 per cent is guaranteed and begins from the day of investment. Besides this guaranteed interest, every unit owner will receive 87½ per cent of the net profits derived from the operation of these orchards, the company being allowed 12½ per cent for management.

Remember, further, that the unit owner is not simply a stockholder in the 1,000-acre apple orchards, but owns an interest in the entire 1,000 acres of apple land, which the company agrees to develop and operate, no expense or taxes to be paid by the unit owner.

Men and women who are serious-minded and saving readily can be induced to listen to this investment, where the larger investor has no advantage over the smaller—where the small investor is protected fully against every contingency of loss.

The Moore Trust Company of Manorville looks after the inter-

ests of the unit owner. The standing and strength of this institution lend an element of security to the investment and increased force to all of your arguments.

I am sure this is a *rare opportunity for you.* I am sure it is a rare opportunity for many people with surplus money in your locality.

As stated in my former letter, I want a representative worthy of the high character of the investment, and he can draw down a handsome compensation for every hour devoted to the sale of these 1,000-acre apple-orchard units.

I feel that in offering you a commission of 25 per cent I am giving you a strong incentive to make a record for yourself, and, incidentally, bring about a big difference in your balance at the bank.

Now, I shall expect to hear from you right away if you want to take advantage of my offer. Better get your letter to me into the next mail that goes out.

Yours very truly,

OFFER TO AN OIL-INVESTMENT SALESMAN

This proposition includes a substantial interest in the company for securing ten investors. The letter emphasizes the solidity of the project and invites full investigation.

Dear Sir:

A local banker mentioned your name to me. I enclose credentials, also Fleming Oil and Gas Company's statement of our present pipe line runs to December 1.

I want to interest several substantial people in your vicinity in a project to drill ten oil wells on ten selected leases near our present producing properties southeast of Wilkes.

We will sell a one-fourth interest in the ten leases for $12,000, among ten people. The money would be used strictly for drilling. We would retain a three-fourths interest in the proposition and stand our part of the expense of drilling. To drill and completely equip a well in this section costs around $5,000.

To the thoughtful investor, being interested in ten good leases instead of one is quite attractive.

My object in writing you is this: After full investigation, if you care to interest ten people at $1,200 each, we will allow you a one-fourth interest in each eighty-acre lease adjoining those upon which we drill. You realize that wherever we bring in a well the adjoining eighty becomes quite valuable. *You would have a one-fourth interest in ten leases at no cost to you.*

Our reason for taking in outsiders at a time when we really could finance ourselves is that we intend building a refinery here, and by making money for a few solid people on a ten-lease proposition they will readily invest in the refinery project. You, too, might be interested in this, and perhaps we could get together with-

out any investment on your part other than your time, after you had thoroughly investigated.

Kindly advise me at once if interested. You probably would want to come and look over our present production. We shall be glad to pay your expenses.

Yours very truly,

Letters to Employes

LETTER TO EMPLOYES ABOUT CO-OPERATION

Awakening the spirit of harmonious effort in giving good service to each individual customer. The letter shows the value of this service to the store and the employes.

To Our Employes:

I believe it will be helpful to us all if we work with the utmost harmony. I believe all successes are made by all hands working toward a single end. The Wilson Store is new in Dayton. You are a part of the new Wilson Store. It rests with you, as it rests with every other employe, to make this store stand high in the minds of the public. Although I own the store, I want to feel that every employe owns a heart interest in it. Read this letter and feel that, although I have sent a copy to every other employe, *it is meant especially for you.*

What I want to talk to you about today is this—*service to the customer.*

Remember, first of all, that without customers there would be no Wilson Store. Therefore the important thing, first, last, and all the time, is *the customer.* The customer may be cranky, sordid, or ever so hard to get along with—but, remember, you and I are not here to change her individual disposition, or to find fault with her lack of common civility or tact. We are here to serve her, because she has favored us with a visit and is entitled to every consideration we can show her. You must take a pride in being able to get along with the difficult customer. That is the true test of salesmanship.

This store will grow through your success in the handling of each individual customer, your painstaking desire to please, your determination to make her a friend of this store—and your friend. This store will grow through you if you feel deep within you that you want to grow with it—that you want to help it expand, that you want to improve your own position, for you cannot fail to do that if you help increase this store's friends.

You want to earn more money as you deserve it, and the surest, quickest way to do that is to take the Wilson Store's interests to heart and make them a part of your everyday thoughts and plans.

I am always ready to listen to any suggestions you may be kind enough to make about service to customers. Your ideas are as valuable as mine or anyone's. Your co-operation in service means every bit as much as my own. Never hesitate to come to me with anything you think helpful. I am always grateful for it.

Yours for Co-operation,

HOW EMPLOYES CAN HELP ADVERTISE A STORE

Here is an encouraging letter from the proprietor of a store to his employes. It explains why those seeking advancement also should seek the advancement of the store in which they work. Their opportunities grow as the business grows.

To Our Employes:

You can do a whole lot toward advertising this new store. You can talk about it at home, among your family and friends. You can tell about its bright new merchandise, its big values, and the ideals upon which it purposes to build a big business. The most valuable advertising any store can have is *word-of-mouth* publicity.

Every saleswoman in this store can be of great help in spreading the story of its merchandise and methods. There is no limit to the good you can do in telling women, your friends and your friends' friends, about our ability to save them money on women's apparel.

If your heart is with us, if you feel that you owe your loyalty to this store's interests, I hope you will not forget to talk about the Wilson Store at every opportunity. However, I do not ask this if for any reason you feel the least bit disinclined to do so. I ask it only if you are enthusiastic about helping us win new friends with every passing day.

A request like this from "the boss" may seem unusual, but it is in keeping with other new ideas and ideals we hope to instill, in the feeling that everyone who works here is a member of the family—and vitally interested in any movement for this store's good.

You will be surprised to see how your good words will take wing, pass from lip to lip—from woman to woman. You will be surprised how our custom will increase through just such help on your part. Besides our ability to give women greater values in the newest modes, we are able to give them better service, due to the efficiency of our sales force, of which you are a member.

As stated in my former letter, all things like this mean: You grow as the store grows. You cannot help this store without helping yourself.

Yours sincerely,

SECTION FOURTEEN

Letters That Solicit

Soliciting for Charity

SOLICITING DONATIONS FOR AN ORPHANS' HOME

In this letter the people are called upon to help build a home for the orphans of the State, to protect the children for the sake of charity and for the pride of the Commonwealth.

Dear Sir:

In the name of the orphans of Kentucky. You fathers, mothers, sisters, brothers! I want a little help from each one of you. And I want it right away.

We've got to build these little ones a home. They need one, and need it badly.

One man already has donated the property for it. It's water-front land, at Park Beach, Kentucky. He gave it on condition that a building be erected.

It must be done. Every Kentuckian must help. Every Kentuckian will. Every man, every woman, every boy, every girl!

An orphan child is more entitled to your pity than the most unfortunate adult beggar or cripple. These poor youngsters are children of Kentucky. They are wards of the State. And you are part of the State.

I do not ask for much—just a little. Just a little from each one. Mind, that little from each one should make up enough to complete the building, and we are hoping it will. These mites must have a decent home. To whom should they look for it if not to the people of Kentucky?

I hope you will take this thing to heart and do something today. No matter how little, *do something!* Also, it wouldn't hurt to talk to a friend or two about it—or mention it to the family. Maybe one or two of the other members might want to contribute a little, too.

Don't put it off—don't put it off. You want to do this good thing today.

Mail remittance to—

Yours truly,

Soliciting for Music Library

SELLING MEMBERSHIPS TO MUSIC LIBRARY

The small cost and many benefits of joining a music library are featured. Students are told how to get a musical education cheaply. Here they have access to many selections at reasonable cost.

Dear Mr. Smith:

Borrow the music you want, when you want it, as long as you want it.

So very many resourceful, economical musicians and music lovers are enjoying the many benefits of the Harmonic Library! Why not you?

I'm very sure it will mean a great deal to you. And the yearly subscription is so very reasonable—five dollars. Doubtless you buy all your music now. It's costing you a good round bit, isn't it? And, even at that, you haven't nearly as many pieces as you really want, have you?

How much more economical, beneficial, and enjoyable to be able to *borrow* the music you want, *when* you want it, as *long* as you want it! How much more helpful to your musical education if you had ready access, at trifling cost each year, to any piece of music you wanted, at any time!

A five-dollar subscription to the Harmonic Library right now would be a great, big lift in your musical studies. It's a splendid thought—a sensible, saving thing to do.

It immediately puts you in touch with all the music of the old and new masters. It gives you the widest possible range of selection. It helps you keep pace with the march of musical events. It lets down the bars of restraint—the question of expense—that may have hindered you in your musical progress.

Read the enclosed booklet and send in your subscription, filling in the form of entry on page 13. This is a money-saving move on your part that will prove the wisest little investment you ever made.

Act now!

Yours very truly,

FOLLOW-UP ON MUSIC-LIBRARY LETTER

An effective argument is made of the comparative cost of the yearly subscription and the reader's habit of buying music in the usual way. The saving and convenience are well shown.

Dear Mr. Smith:

Let me again urge that you join the Harmonic Library. The cost is small. The benefits are great.

I really believe it would prove an important step in your musical career. It is a step you should take now. I am positive it would broaden your general knowledge of music, the value of which is not to be estimated in money.

When you become a member of the Harmonic Library the whole world of music is at your feet. Just think! Five dollars pays your yearly subscription fee. It's but a trifle compared to the amount you'd spend for music in a year if you bought outright a small fraction of the pieces you wanted. You never need be caught napping in your knowledge of the latest pieces, or have on hand discarded music that has cost you good money and no longer is of any use to you.

The Harmonic Library is a boon, a blessing, and a bargain for every musician and music lover. Take advantage now of this easy way of acquiring a complete knowledge of musical literature at astonishingly small cost. No serious-minded, saving student or lover of music should overlook it.

Why not sit down and write me fully as to the kind of music you play or prefer, and send five dollars for a year's subscription, so that you may receive a number of beautiful selections by return mail?

I know you will be immensely gratified that you acted on my suggestion. Better do this at once.

Sincerely yours,

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